

City of Hobbs Housing Needs Assessment

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City of Hobbs

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INTRODUCTION

Purpose

The purpose of this study is to provide the City of Hobbs with updated information about current and future housing needs for residents and the workforce and the available supply of housing to address those needs. This study updates the research that was conducted in 2009, identifies progress made since the last study, changes in the community, housing market and economy since the last study, and quantifies housing needs for residents and the workforce presently and over the next five years. This report will help answer questions such as:

- How can Hobbs better create the housing that the city needs to support its residents, employers and workforce;
- Is continued investment in housing and need for partnerships justified;
- What, if anything, do we need to build, including price points, types of homes and for whom; and
- How have we done over the past 5 years and what more do we need to do?

Based on this research, recommendations are made that will help the city devise and revise strategies to better meet the housing needs of residents, the workforce and employers in the future.

The information can also be used to:

- Discuss and support housing needs and opportunities with the New Mexico Mortgage Finance Authority, the Department of Housing and Urban Development (HUD) and various other federal, state, local and other public agencies and non-profit organizations;
- Help support private interests involved in projects for the community; and
- Inform decisions, as well as suggest program and policy options for local governments to consider when addressing community housing needs and opportunities.

Organization of the Report

Following this introduction, Key Findings and Recommendations is presented, summarizing the results of this research. The remainder of the report is organized into eight supporting sections as follows:

1. Population and Demographic Trends
2. The Economy – Jobs, Unemployment, Wages and Community
3. Housing Inventory – Characteristics and Occupancies
4. Housing Market Conditions – Ownership and Rental
5. Current Housing Problems
6. Housing Needs, Gaps and Preferences
7. Land Use and Policy Review
8. Local Programs and Organizations

The Appendix includes survey data tables and comments.

Research Methodology

Primary research was conducted to generate information beyond that available from existing public sources. This research included a household survey (distributed to Hobbs households) and employer and stakeholder interviews.

Household Survey. The Household Survey was mailed to 3,500 randomly selected homes in the Hobbs ZIP codes and made available through an on-line link. A total of 450 household surveys were completed for a response rate of about 13%. The primary purpose of the survey was to generate information on housing needs and preferences; opinions on potential housing issues, programs and solutions; and employment patterns among Hobbs residents.

As done in 2009, with the assistance of the Hobbs Hispano Chamber, Spanish paper surveys were made available at a booth at the local Health Fair and distributing surveys to participants at the Boys and Girls Club. There were 127 surveys received from households that speak Spanish at home.

Employer Interviews. Ten of the larger employers were interviewed in the city, representing over 3,600 jobs in the city. The intent of the interviews was to understand where employees live, unfilled jobs, retiring workers, positions of high turnover,

difficulty finding and recruiting workers, changes in employment over time, and to what extent employee housing is perceived to be an issue by employers and their associated level of support for housing assistance. Jobs represented a mix of employment in the city, including government, retail, education, mining, tourism and recreation, lodging, and energy development.

Stakeholder Interviews. Over 30 interviews were conducted with lenders, property managers, realtors, hotel managers, city staff and elected officials, realtors, the Maddox Foundation, local chambers, the Lea County Housing Authority and specialty service providers, including Option, Inc. and the senior center, to gather their input and perceptions on housing in Hobbs.

Secondary Data Sources

A variety of sources of published information were used in the preparation of this report, including but not limited to:

- 2000 and 2010 US Census data, including CHAS (Comprehensive Housing Affordability Strategy) special tabulation data and American Community Survey 3-year 2010-2013 data;
- Employment information from the Quarterly Census of Employment and Wages (2008), the US Bureau of Economic Analysis, the Bureau of Business and Economic Research (BBER), and Longitudinal Employer Household Dynamics (LEHD);
- 2015 Area Median Income from the Department of Housing and Urban Development; and
- County Assessor limited sales information and parcel data and Hobbs MLS for historical sales and current listings.

What is Affordable Housing in Hobbs?

This report centers on an understanding of “what is affordable” in the city of Hobbs. Housing is affordable when the monthly payment (rent or mortgage) is equal to no more than 30% of a household’s gross income (i.e., income before taxes). Although there is some variation, this standard for affordability is commonly applied by federal

and state housing programs, local housing initiatives, mortgage lenders and leasing agents.

Affordable rents and purchase prices, meeting this 30% standard, are often calculated for various income levels, expressed as a percentage of the Area Median Income (AMI). AMI is published annually by the U.S. Department of Housing and Urban Development (HUD) for each *county* and represents the Median *Family* Income of an area. This means that the AMI does not incorporate incomes from non-family single parent and roommate households, which make up 27% of Lea County's households. As a result, the AMI will vary from the average income of all households.

The AMI varies by household size. The median (or middle) family income estimate in an area generally falls on or near the 100% AMI rate for a family of four. In Lea County, for example, the AMI in 2015 is \$62,400. A household earning this income could afford to pay 30% for housing, or \$1,560 per month in rent or mortgage.

Lea County AMI's by Household Size: 2015

AMI Level	1-person	2-person	3-person	4-person	5-person
30%	\$12,050	\$15,930	\$20,090	\$24,250	\$28,410
50%	\$20,100	\$22,950	\$25,800	\$28,650	\$30,950
60%	\$24,120	\$27,540	\$30,960	\$34,380	\$37,140
80%	\$32,100	\$36,700	\$41,300	\$45,850	\$49,550
100%	\$40,200	\$45,900	\$51,600	\$57,300	\$61,900
120%	\$48,240	\$55,080	\$61,920	\$68,760	\$74,280
140%	\$56,280	\$64,260	\$72,240	\$80,220	\$86,660

Source: US Department of Housing and Urban Development (HUD)

Throughout this report, the analysis of affordability will be based on the income for a 3.03-person household, representing the average size of households in Hobbs. This will be slightly higher than incomes shown in the above table for a 3-person household. The affordable rents and purchase prices of the average Hobbs household at various rates of AMI are as follows:

Maximum Affordable Housing Costs

AMI	Household Income	Max Rent	Max Purchase Price*
30%	\$20,215	\$505	\$83,992
50%	\$25,886	\$647	\$107,554
60%	\$31,063	\$777	\$129,064
80%	\$41,437	\$1,036	\$172,167
100%	\$51,771	\$1,294	\$215,107
120%	\$62,125	\$1,553	\$258,128
140%	\$72,479	\$1,812	\$301,150

Source: HUD, Consultant team

*Assumes 30-year mortgage at 4.5% with 5% down and 20% of the payment covering taxes, PMI and insurance.

For every ¼ point that interest rates rise between 4.5% and 5.5%, a purchaser's borrowing power decreases by almost 3%. A one percentage point increase drops the affordable purchase price by \$14,000 to \$18,000 for households with incomes at 80% AMI.

Impact of Interest Rates on Affordability

Income	Household Size			Change in Price
	1-person	2-person	3-person	
80% AMI	\$45,500	\$52,000	\$58,500	
Affordable Purchase Price at Various Interest Rates:				
4.50%	\$133,375	\$152,487	\$171,600	-
4.75%	\$129,549	\$148,114	\$166,678	-2.9%
5.00%	\$125,887	\$143,927	\$161,967	-2.8%
5.25%	\$122,380	\$139,918	\$157,455	-2.8%
5.50%	\$119,021	\$136,077	\$153,133	-2.7%

Source: HUD; Consultant team

Interest rates have been kept low for several years and will eventually rise. Rates for a 30-year fixed rate mortgage currently average around 3.625% to 4.25% depending upon credit scores. As rates rise, higher incomes will be required of buyers to buy the same priced home today. This should be a consideration when setting prices for new homes and making decisions about resale price calculations.

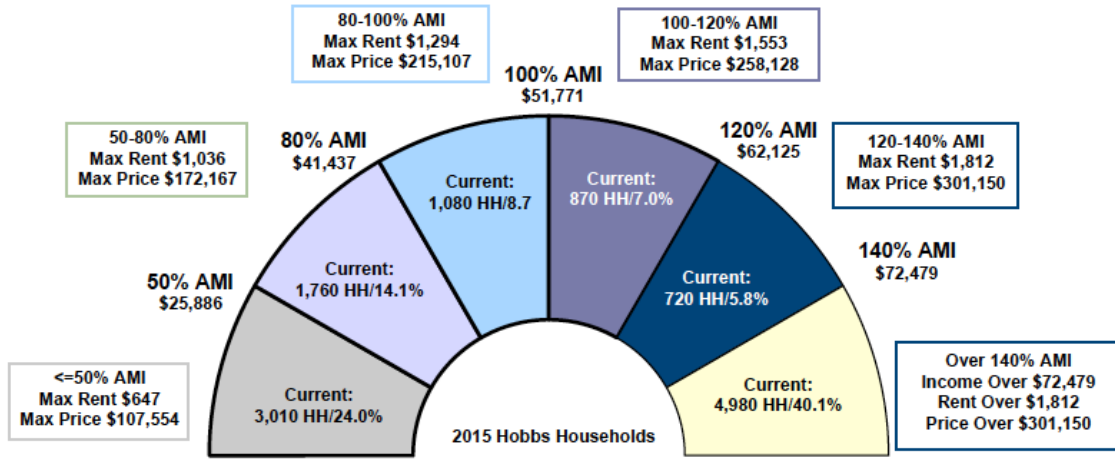
Housing Continuum

The housing market is always shifting and this analysis reflects a point-in-time assessment of current conditions. Obviously what oil prices do now and in the near future will affect the near-term housing occupancies and needs in Hobbs. To continue to support the diversification of the local economy, however, Hobbs needs to have the vision to target their housing programs to meet the needs of a changing community and economic conditions over time.

The Housing Bridge illustration below depicts what may be ideal for most communities – the availability of housing that is affordable to all households and provides options for changing life circumstances. The Bridge indicates the number and percentage of households earning different area median incomes and type of housing likely to be needed at the different income levels. What is key in this approach is that there are opportunities to buy or rent for households at different economic levels, thus supporting an economically balanced community. This illustration can be helpful in moving from estimates of housing needs to specific programs and policies that target the long-term housing needs within the community. As shown:

- At the lowest income levels ($\leq 50\%$ AMI), homelessness and the threat of homelessness are important issues. Additionally, special populations who are unable to work (e.g., seniors and the disabled) may require assistance at the lower income levels. Affordability problems, especially for renters, may also be present among the working poor.
- As incomes increase to 80 and 100% AMI, households are often looking to buy their first home. Policies at this level are typically designed to help bring homeownership within reach, including down payment assistance and first-time homebuyer loans.
- Finally, at the highest levels (120% AMI), upper income groups fuel the market for step-up and high-end housing. The needs of this group will typically be addressed by the free market.

Hobbs Housing Continuum Current Households by AMI



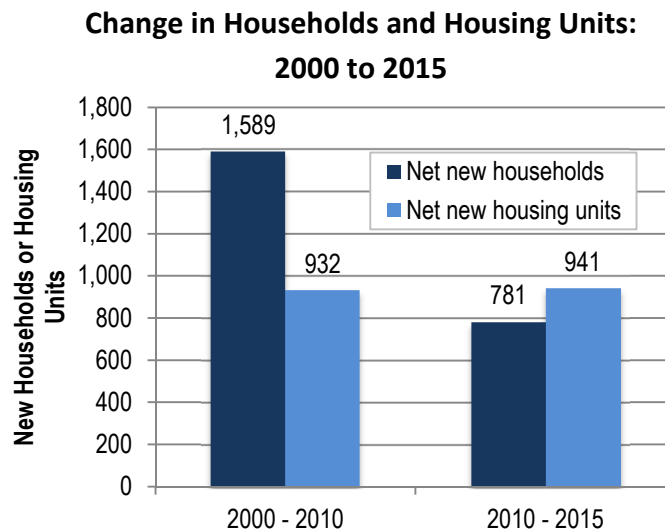
CONCLUSIONS, KEY FINDINGS AND RECOMMENDATIONS

This section provides a brief summary of the big-picture highlights from the Housing Needs Assessment. It presents trends since the 2009 Housing Needs Assessment and discusses the progress made by the city since that time. A description of workforce and resident housing needs through 2020 follows, along with a brief overview of prices and unit types needed. Finally, strategies that the city should consider to fill resident and workforce needs are presented.

Key Community Trends

There has been a persistent housing shortage in Hobbs that affects more than just low-income households.

- Housing development in Hobbs has historically fallen well behind the growth in population and households in the city. When housing development is too slow to respond to increases in demand, housing becomes scarce, housing prices and rents increase, and problems with cost-burdened households and overcrowding rise, among other effects. This one factor explains the majority of housing problems seen in the city today.



Source: 2000 and 2010 US Census, BBER, City of Hobbs Building Department, Consultant team

- Starting in 2010 Hobbs doubled its rate of housing development, which kept pace with the growth in households. While this does not make up for the long

history of underbuilding, it provided some assistance to in-coming households, although new units were rapidly absorbed.

- Despite doubling the apartment inventory since 2010, rental vacancy rates remained at 2% or below, which is extremely low. Most apartment properties (affordable and market rate) carry waitlists. When vacancy rates fall below 5%, it signals a shortage in the market.
- Homeownership product is also in scarce supply at all price points, from below \$100,000 up to \$300,000 or more. There is less than a four-month inventory of homes presently for sale in Hobbs.
- The housing shortage has persisted for a long time and has affected more than low-income households. The majority of renters and owners that moved within the past 10 years had a “very difficult” time finding suitable housing they could afford. This was true for all households earning less than 120% AMI (about \$60,000 per year). One in five survey respondents reported that someone was living with them because they could not find suitable housing they can afford.

Housing prices and local incomes have been rising at about the same rate, but the high wages of the oil and gas industry compared to all other jobs means that housing affordability problems persist.

Change in Home Prices & Incomes and Wages Compared

	% change	
	2008 - 2014	
Household AMI	33%	
Average home sale price	31%	

	Average wage:	
	2014	AMI Level
Oil & gas jobs	\$70,789	140%+
All other jobs	\$45,000	90%

- Housing prices have been rising, but a higher percentage of residents report that their homes are in fair or poor condition than in 2009. Housing conditions are not improving, yet homes are getting pricier.
- Since 2009, overcrowding, cost-burden, and the percentage of renters missing rent payments 4 or more times all increased.
- Occupants of market rate units are mostly professionals, oil and gas workers and working families. Affordable rentals are mostly fixed-income households and service and retail workers; one-bedroom units are popular with seniors and

students. Affordable rentals offer these households protection from large rent increases that occur when the demand for rentals exceeds supply.

Demographic changes in Hobbs show that senior households have been leaving Hobbs, single parent households are on the rise and the population is a majority Hispanic/Latino population, all of which have implications for the housing market in Hobbs.

- All of the household growth in Hobbs since 2000 was due to Hispanic/Latino-headed households. Hobbs is now a majority-minority population. These households are larger, more likely to have children, and earn lower median incomes than non-Hispanic/Latino households, which are important considerations for housing this population.
- Hobbs has been adding households with children at a much faster rate than the state. A high percentage of these households are single-parent households. Single parent households have the hardest time finding housing, are most likely to be dissatisfied with their home, and are at highest risk of eviction or foreclosure compared to other household types.
- Hobbs had near-flat growth in senior households (age 65 and over) between 2000 and 2010. Seniors are not staying in the community. Aside from not being able to find suitable housing in Hobbs in which to downsize their homes, seniors face the fewest housing problems.

The city has been increasing its diversity of jobs to be less reliant upon the oil and gas sector. With this diversity comes the need to broaden the types of its housing stock to support growth in non-oil and gas workers and help address current labor shortages.

- The diversity of jobs has increased over the past few years. While mining and extractive industries, particularly oil and gas, remain critical to the economy, construction, manufacturing and leisure and hospitality jobs have increased at the fastest rates. Many persons interviewed have observed this change and feel it will help Hobbs weather the ups and downs of the oil and gas industry, particularly as compared to the 1980's.
- Hobbs has a labor shortage as evidenced by low unemployment rates, jobs growing faster than the local labor force, unfilled jobs, increased in-commuting

and wage competition for the workforce. The shortage of housing has hurt the ability for businesses to recruit workers for all job levels – from entry-level to management to skilled professionals.

- Employers have found that transitional housing that serves oil and gas workers during the boom times does not serve workers in other professions. Staying in a hotel for a week or two to find long-term housing may be acceptable to most, but living in them for several months or more does not welcome nor establish new employees and their families in Hobbs. As the city works to diversify its job opportunities, the city must increase its stock and selection of permanent housing options to be able to attract these businesses and help them recruit and retain their necessary workers.
- Many employers have developed innovative approaches to help workers find and retain the housing they need in the community. Employers across all industries use a combination of master-leased or employer-provided rental units, housing payment assistance and home search and application assistance.

The direction of oil and gas prices and the economy is the unknown factor.

- Vacancies in rentals began rising in May and June. One property manager of non-apartment units went from near 0% vacancy to about 8% within those two months. Layoffs have not yet occurred, but companies have cut overtime workers. This is a common occurrence – households increase their standard of living to meet temporary overtime wages, then must decrease their standard of living when the overtime goes away. This has mostly affected more expensive rentals to date (over 100% AMI). Affordable rentals tend to stay near 100% occupied through market ups and downs.
- It is likely the oil economy will give some breathing room to market-rate rentals, at least in the near term. Price competition will increase and rents will likely settle back after rising since 2010. Focusing housing development on the ownership market to allow resident renters to move into homeownership during this period can help relieve pressure on the rental market when jobs pick up again.

Comparison with the 2009 Housing Needs Assessment

The city doubled its rate of housing production and approval between 2010 and 2014 from the prior decade. A combination of its infrastructure reimbursement policy starting in 2012 and active recruitment of larger-scale developers helped facilitate this much-needed boost in housing production. This allowed the city to keep pace with new household growth during this period and meet the 2009 Housing Needs Assessment target of 1,800 new units by 2015.

Because actual job growth exceeded projected job growth by about 3,000 jobs, however, this rate of development kept pace with new growth, but was not enough to also address the existing housing deficiencies noted in the 2009 study. This shows the importance of tracking actual growth over time to ensure that housing needs are being met. The city still has significant housing needs, but has shown that it can facilitate the type and volume of development needed.

Housing Needs Through 2020

A gap of between 1,290 and 2,200 units need to be built for residents and the workforce over the next five years. More than half should be for ownership.

The mix of housing units needed over the next five years differs from that needed over the past five years:

- In 2009, more rental units were recommended to serve the in-coming workforce, in-commuters and residents. The city has doubled its apartment rental inventory since then, with affordable rentals making up one-third of this inventory and 196 more pending development.
- In 2015, more ownership units are needed to perpetuate movement in the housing market among residents and new workers alike. Owners want to buy new homes and one-third of renters want to become homeowners. Seniors are looking for homes in which to downsize, some of which will preferably be in gated or senior-only communities.

If seniors can move into smaller homes, this will free up their larger homes for families to purchase. Some families will move out of rentals, and others will sell their smaller homes to move up in housing. This will free up entry-level purchase homes for renters to buy, which in turn will free up more rentals for new in-coming workers and for people who are currently living with others while searching for a home. By producing the

needed ownership product, this can free up housing across the spectrum of needs, from ownership to rental and at various price points.

A primary component of building housing to meet community needs should be to provide this mobility – providing housing options for existing and new resident households at each life stage. The more that households are able to find local housing that meets their changing needs over time, the more likely they are to remain contributing members to the community.

5-Year Rental Housing Needs by AMI (2015 to 2020)

AMI	Max Rent Payment	# of Units Needed Now	# of Units Needed by 2015	Pending Development	Total Rental Gap*
60% or less	\$777	160	130 to 245	183	105 to 220
60.1-80%	\$1,036	55	45 to 85	13	85 to 125
80.1-100%	\$1,294	50	40 to 75	36	50 to 85
Over 100%	Over \$1,294	200	165 to 310	324	40 to 185
TOTAL	-	460	380 to 710	556	280 to 620

5-Year Homeownership Housing Needs by AMI (2015 to 2020)

AMI	Max Purchase Price	# of Units Needed Now	# of Units Needed by 2015	MLS and Pending Development	Total Ownership Gap*
60% or less	\$129,064	100	80 to 155	11	170 to 245
60.1-80%	\$172,167	65	50 to 100	35	80 to 130
80.1-100%	\$215,107	110	90 to 170	109	90 to 170
100.1-120%	\$258,128	80	65 to 125	102	45 to 105
Over 120%	Over \$258,128	435	350 to 670	171	615 to 935
TOTAL	-	790	640 to 1220	427	1,010 to 1,580

*Distribution by AMI reflects households’ ability to pay based on incomes, not households’ willingness to pay. Households are willing to pay about 15% less than they can afford based on their incomes, on average.

Wide variety in pricing is needed. There is a shortage of quality homes available at all price points.

- The sweet spot in ownership housing is for units in good condition that are priced between about \$100,000 and \$200,000 (about 60% to 100% AMI). About 60% of residents wanting to purchase new or different homes would be willing pay this amount. Homes affordable to households earning from 80% up to 100%

AMI are being constructed in some new subdivisions, with the assistance of city infrastructure reimbursements.

- Units priced below 60% AMI will not occur without substantial subsidies or through programs such as Habitat for Humanity. About 12% of buyers are in this category. Homes on the market priced below \$100,000 are often in poor condition and need repairs, adding to the cost of the home. These households often have trouble qualifying for loans and meeting down payment purchase requirements.
- The market can build homes priced over 120% (\$250,000) and, to a lesser extent, down to 100% AMI (\$200,000). About 25% of residents wanting to purchase homes would pay over \$200,000. Some are looking for higher priced product (\$400,000 and up) that also offers some acreage.
- About 35% to 40% of new rental housing will need to be affordable for households earning under 60% AMI. Free market units are mostly priced over 80% AMI. Units affordable for households earning between 60 and 80% AMI are in short supply; however, if the rental market softens and/or vacancy rates are permitted to be a more balanced 5%, price points may come down to fill in some of this gap. Units priced below 60% AMI will likely still need to be subsidized through LIHTC or other financing.

Diversity in the type of housing available and affordable for residents and the workforce is needed to support the mobility of households in the Hobbs housing market.

- The spectrum of housing is needed. Residents looking to move need larger homes, smaller homes and desire homes nearer services. Most want one-story single family homes, but about 27% would consider a townhome or duplex. Attached product is one way to provide some more affordable newer options to single-family homes. Some will also consider condominiums, which can help with infill projects in the downtown. Residents are also open to mobile/manufactured home product (41%), which can also be provided at lower cost than stick-built homes.
- Seniors are stuck in large homes and homes on large lots and cannot find desirable options in which to downsize to 1- or 2-bedroom homes and smaller

lots. This contributes to seniors leaving Hobbs in favor of better housing in other communities, such as Lubbock, TX. There are no ownership opportunities in senior communities in Hobbs, nor gated communities with patio homes that would be desired by seniors. There is only one affordable senior apartment building (The Cedars), which is near 100% full with a waitlist. Access to transportation and town services is key for these residents. Seniors in one-bedroom units in other affordable properties would be candidates for a senior rental project, freeing up their unit for new workers.

About 200 residents desired homes in a senior community. This is an untested market in Hobbs, but is one that is needed to help keep seniors in the city.

- Households with children – couples and single parents – comprise about one-half of residents looking to purchase new or different homes. These households are generally looking to upsize into 3-bedroom or larger homes, many of which are currently occupied by seniors. A combination of new product, down payment assistance and home renovation assistance to help them purchase and repair older homes would assist these households.

Recommended Strategies

1. *Continue the city's infrastructure reimbursement policy to incentivize the type and location of housing needed in the city.* The city has no zoning; however, it can use its infrastructure reimbursement program and other incentives to help locate and structure new developments to produce what is needed, without losing its desired community character. As Hobbs continues to build more housing, it should consider establishing criteria that projects must meet in order to qualify for its reimbursement program to ensure it is helping to produce the most needed development in the most desired locations (e.g., in line with Comprehensive Plan goals).
2. *Expand the housing rehabilitation program.* Two impediments to expanding LCH's current program are funding and qualified contractors. Seek funding from sources other than New Mexico Mortgage Finance Agency's (NMMFA) Reservation Rehabilitation Program, including federal CDBG and NMMFA's Homeowner Rehabilitation Program. Federal and state resources can be obtained through diligent grant writing. LCH has one contractor that is certified to do rehabs through this program and has been unsuccessful recruiting others. Attracting more contractors to get certified can expand the ability to use additional funding.

3. *Develop a strategy for housing seniors.* Housing specifically designed for seniors is needed. This includes senior-only communities, independent living and assisted living options. Patio homes with small lots are needed so seniors can downsize their homes. A focused market study on the needs of seniors can help target product that will help keep this population in the community. Transportation and access to services is key for this population.
4. *Establish a rental clearinghouse where property managers can list available units.* Residents, much less non-local employees looking to move to the area, have a hard time finding rental units when they come available. Many rentals do not advertise vacancies and some apartments do not have websites. One location where available rentals can be located would vastly improve the ability to find housing and, in down times, to find tenants.
5. *Establish a down payment assistance program to help get renters into homes.* About 44% of renters wanting to buy indicate the down payment as a barrier. These types of programs provide grants or no-interest or low-interest loans to buyers to cover down payment costs. Federal HOME funds could be used as a source of revenue, programs could be sponsored with funding from the city, another agency, and partnerships with local lenders or households can be directed to NMMFA's homebuyer programs, for example. This will help get long-term renters into housing and invested in the community and free up their rentals for new workers.
6. *Continue and expand LCH's Homebuyer Education and Counseling program.* LCH's program has been very successful and has been recommended for additional funding with the potential to add two staff members to the organization. Adding additional education on budgeting could be useful particularly to households collecting overtime pay. Households increasing their standard of living to meet temporary overtime pay is common.
7. *Encourage infill development downtown.* Residents seek more vibrancy and activity in the town center and some indicate a desire to live nearer to services. Units downtown will add to the diversity of housing product. Keep planning for and implementing projects like the Boys and Girls Club redevelopment.
8. *Implement housing relocation assistance and right of first refusal rights for residents displaced by condemnation, rehabilitation or redevelopment of residences.* In the interest of improving the community and its housing stock, the city should be wary

of losing lower priced housing and its occupants in the name of rehabilitation and renovation. Helping displaced households relocate in the community, providing temporary housing during renovations and giving occupants the right of first refusal to occupy newly renovated or rebuilt properties can retain these households in the community while also improving the local housing stock.

9. *Continue to build cooperative relationships in the community to create innovative approaches to meeting the city's housing needs.* The city of Hobbs has a uniquely cooperative business, educational, civic and private market. Businesses with master-leased units help house workers from other businesses in need of housing, the Junior College provides housing for medical residents, local businesses and their own employees when needed, businesses and local developers have joined forces to build hundreds of new apartment units in the city, and the list goes on. Some employers interviewed indicated that they had resources to put toward housing but that they were not sure how to do so. Reaching out to businesses and other members of the community can uncover potential opportunities and provide creative solutions to the city's housing needs. Continue the conversation and create the partnerships to build on available public and private resources.

SECTION 1 – POPULATION AND DEMOGRAPHIC TRENDS

This section provides an overview of population and demographic trends in Hobbs, with comparisons to Lea County and the state of New Mexico where significant differences are noted.

General observations include:

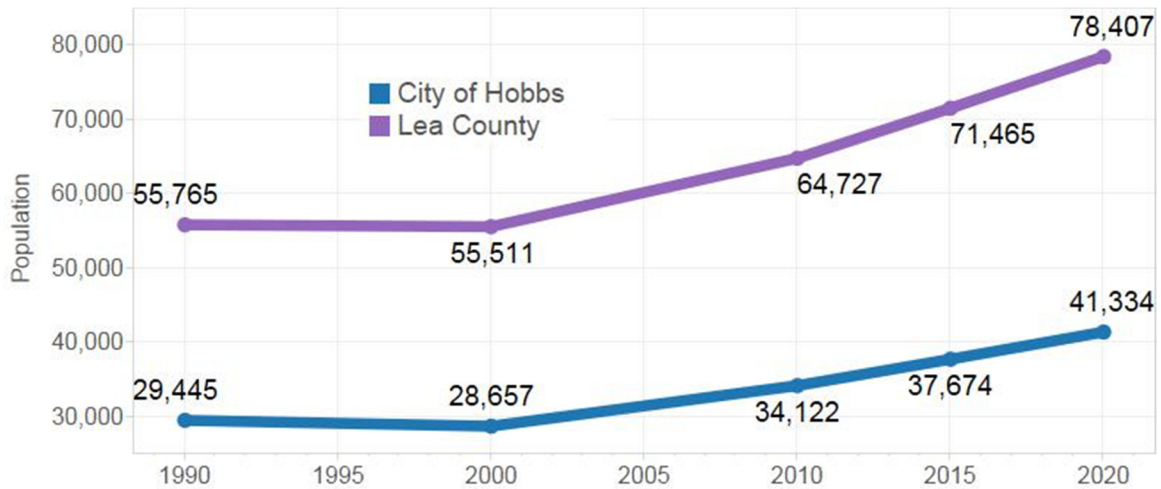
- The BBER population estimates used in the 2009 Housing Needs Assessment were conservative given actual growth rates. Projected 2020 population for Hobbs was reached in 2010. The population has continued to add another 3,500 persons since 2010.
- All of the household growth in Hobbs since 2000 was due to Hispanic/Latino-headed households. Hobbs is now a majority-minority population and near 50% of households are headed by Hispanic/Latino persons. These households are larger, more likely to have children, and earn lower median incomes than non-Hispanic/Latino households, which are important considerations for housing this population.
- Hobbs has been adding households with children at a much faster rate than the state. The city has the fastest growing school district enrollment in the state and expects to add another 900 children this year. A high percentage of these households are single-parent households, which typically have a higher incidence of housing problems due to financial strain.
- Hobbs had near-flat growth in senior households (age 65 and over) compared to a 31% increase in the state as a whole between 2000 and 2010. Seniors are not staying in the community.

Population Estimates

Population estimates from the Bureau of Business and Economic Research (BBER) show the population of Lea County growing at a rate of 21% between 2010 and 2020. These have been revised since the 2009 Housing Needs Assessment. The projections used in the 2009 study proved conservative – the population in Hobbs reached projected 2020 levels by the year 2010.

Revised estimates project that Lea County will grow at a rate of 9.7% between 2015 and 2020 – about 1.8% per year. Hobbs is estimated to grow at the same rate, adding about 3,660 persons by 2020.¹

**Population: City of Hobbs and Lea County
1990 to 2020 (projected)**



Source: BBER, Consulting team

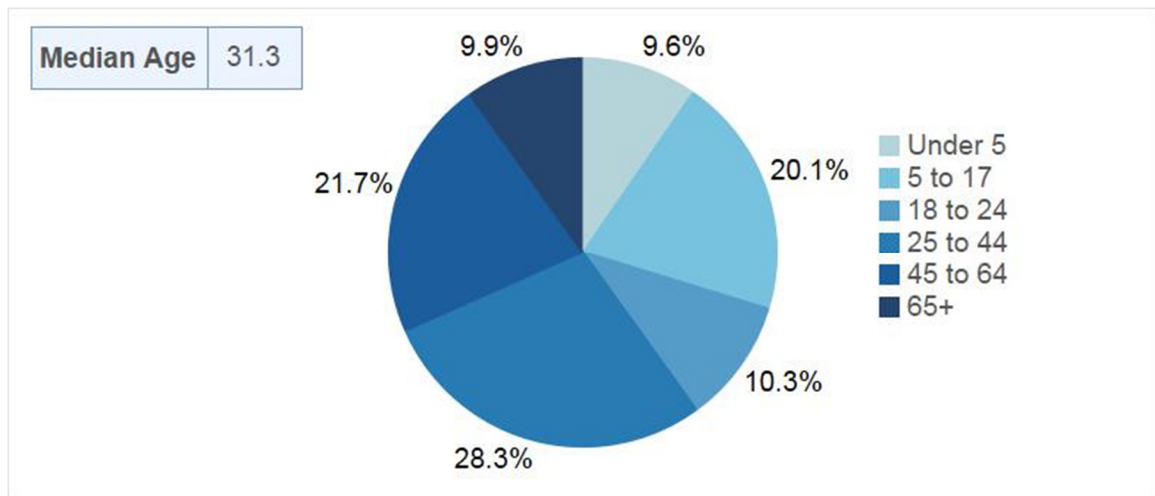
Age of Population

The population of Hobbs:

- Consists of a higher percentage of children under 18 (30%) than in the state of New Mexico (25%);
- Consists of a lower percentage of persons between 45 to 64 years of age (22%) than the state (25%); and
- Consists of a lower percentage of seniors age 65 and over (10%) than the state (14%).

¹ BBER did not provide estimates for the city of Hobbs. Between 1990 and 2010, the population fluctuated in both Lea County and Hobbs, but overall grew at the same 16% rate. The city has also maintained a 52% to 53% share of Lea County’s population since 1990. For purposes of this study, it is, therefore, assumed that the city of Hobbs will grow at the same rate as Lea County.

Distribution of Population by Age: 2015



Source: BBER, 2013 3-Year ACS, Consulting team

Evaluating changes in the age of persons between 2000 and 2010:

- Hobbs and Lea County have been losing their senior population. Persons age 65 and over increased by 28% in the state of New Mexico. This population increased less than 1% in Hobbs.
- Children have been increasing at a faster rate in Hobbs than in the state.
- Persons between the ages of 18 and 24 have also been growing at a faster rate in Hobbs. This is likely influenced by the presence of the New Mexico Junior College and the University of Southwest in Hobbs.

Percent Change in Population by Age: 2000 to 2010

	City of Hobbs	Lea County	New Mexico
TOTAL	19.1%	16.6%	13.2%
Under 5	41.5%	38.9%	11.0%
5 to 17	8.0%	5.5%	-1.1%
18 to 24	23.3%	16.8%	14.6%
25 to 44	17.5%	13.8%	-0.1%
45 to 64	33.7%	32.1%	35.7%
65+	0.7%	3.2%	28.3%

Source: 2000 and 2010 US Census

Number of Households

The number of households increased at a slower rate than the population between 2000 and 2010 in both Hobbs and Lea County. Putting more people into fewer households equates to larger household sizes and potential increases in overcrowding.

Households Estimates: Hobbs and Lea County, 2000 to 2020

	City of Hobbs	Lea County
2000	10,040	19,699
2010	11,629	22,236
2015 (est)	12,410	24,551
% change: 2000 - 2010	15.8%	12.9%

Source: 2000 and 2010 US Census, BBER, Ribbon Demographics, LLC, Consulting team

Hispanic/Latino Households

Between 2000 and 2010, Hispanic/Latino-headed households increased over 50%.

- Hispanic/Latino persons comprised the majority of the population in Hobbs (53%) in 2010. Because their households tend to be larger in size than other households, Hispanic/Latino-headed households comprised a lower 43% of households in Hobbs.
- Hispanic/Latino-headed households made up 100% of the growth in households between 2000 and 2010. The city actually lost 170 non-Hispanic/Latino headed households between 2000 and 2010.
- If this same growth rate continued through 2015, this means that Hispanic/Latino households comprise near 50% of all households in Hobbs.

Hispanic/Latino-Headed Households: 2000 to 2015 (est)

	2000	2010	2015 (est)	% change (2000 – 2010)
Total Households	10,040	11,629	12,410	15.8%
Hispanic/Latino Householder	3,241	5,000	6,150	54.3%
Not Hispanic/Latino Householder	6,799	6,629	6,260	-2.5%
% Hispanic/Latino Householder	32.3%	43.0%	49.6%	-

Source: 2000 and 2010 US Census

The increase in these households has implications for housing in the city. Compared to non-Hispanic/Latino-headed households, these households:

- Are about 48% larger on average;
- Are over twice as likely to have children in their home;
- Have a much younger median age (25.1 years); and
- Have a median household income that is 21% lower (\$49,494).

**Hispanic/Latino and Non-Hispanic/Latino
Households Compared: 2013**

	Hispanic/ Latino	Not Hispanic/ Latino
Median Age	25.0	42.5
% Households with Children	52%	21%
% that Own their Home	61%	73%
Average Household Size	3.4	2.3
Median Household Income	\$49,494	\$62,560

Source: 2010 US Census, 2013 3-year ACS

Senior-Headed Households

Between 2000 and 2010, senior-headed households have been nearly flat in the city of Hobbs (2% increase) compared to a 31% rise in the state of New Mexico.

- About 20% of all households are headed by a senior versus 23% in the state.
- ACS estimates indicate that seniors continued to drop to 18% of households through 2013.
- This indicates that households are not aging in place in Hobbs – senior households have been leaving.

Senior-Headed Households: 2000 to 2013

	City of Hobbs	Lea County	New Mexico
2000	2,221	4,454	137,197
2010	2,269	4,539	179,094
2013	2,092	4,315	183,327
% change (2000 - 2010)	2.2%	1.9%	30.5%

Source: 2000, 2010 US Census; 2013 3-year ACS

These households have some unique housing needs. Compared to all households, senior households:

- Have median incomes that are about 36% lower (\$32,979);
- Are more likely to own their homes (82%);
- Are over twice as likely to be single-person households;
- Are more likely to need a smaller home than presently occupied. Seniors occupy homes that average 3.0 bedrooms, yet indicate they only need 2.4 on average.

Senior and All Households Compared: Hobbs

	Senior-Headed Households	Total Households
Median Household Income	\$32,979	\$51,407
% Own their home	81.5%	64%
% 1-person households	47%	23%
Average household size	2.2	2.8
# bedrooms in current home	3.0	2.8
# bedrooms needed	2.4	2.7

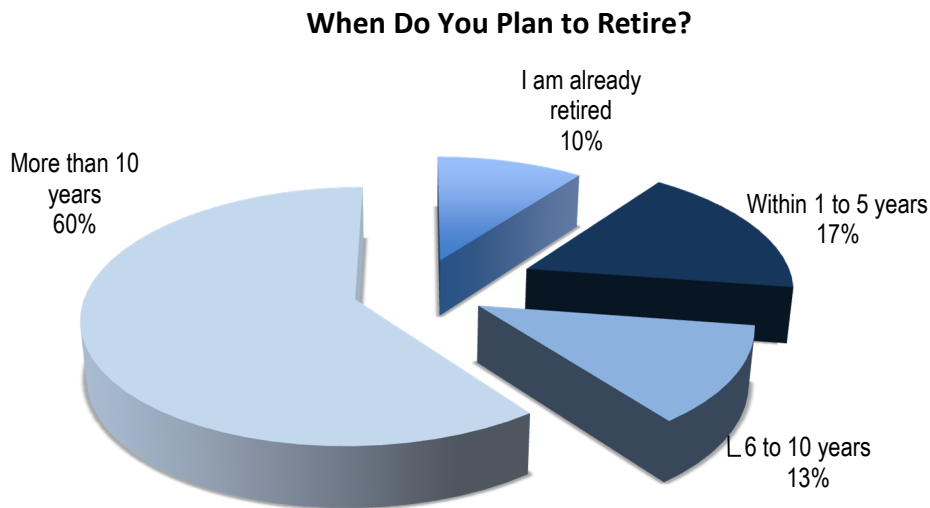
Source: 2013 3-year ACS, 2015 Household Survey

Retiring Households

Survey data indicate that once households retire and no longer have their jobs tying them to the area, many are leaving the Hobbs community.

Households with at least one employed adult were asked when they plan to retire:

- About 10% of respondents were already retired.
- Another 17% of respondents stated they plan to retire within the next five years (about 1,800 workers).



Source: 2015 Household survey

When households planning to retire in 1 to 5 years were asked where they plan to live:

- About 420 households (23%) plan to leave the county upon retirement.
- Another 20% (350 households) were unsure.

Where Households Who Plan to Retire Within 5 Years Plan to Live:

	#	%
Unsure	350	20%
Outside of Lea County	420	23%
In Hobbs	1,030	57%
TOTAL	1,800	100%

Source: 2015 Household survey

Comments indicate several reasons for leaving, some of which are housing-related and others are tied to the community and family. The primary reasons for leaving included:

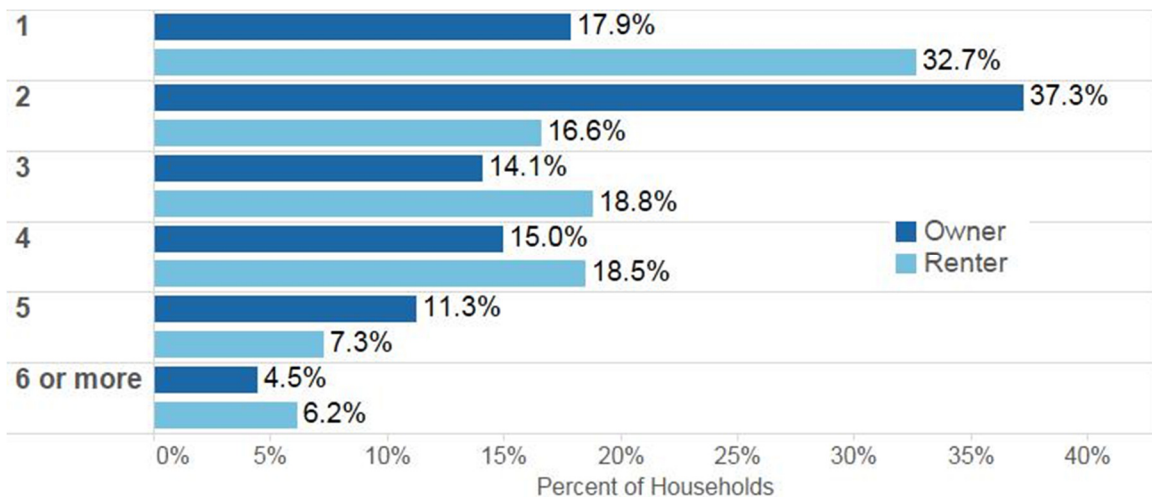
- To be closer to family
- Housing is too expensive in Hobbs and in poor condition
- Lack of amenities (shopping, activities, entertainment)
- Poor medical care, lack of access to senior services
- No retirement housing or senior neighborhood options
- Wanting to live in an area with more scenery (mountains, lakes, etc.)
- The city feels unclean/unsafe

Household Size

Households average about 3.03 persons in Hobbs. The average size of owner (3.05 persons) and renter households (2.99 persons) is similar. The distribution by household size, however, shows that:

- Owners are more likely to have 2 persons than renters.
- Renters are much more likely to have 1 person or 3 or more persons than owners.

Household Size: Owners and Renters, 2013



Source: 2013 3-year ACS

Household Composition

- Hobbs has a very high percentage of single-parent households (14%) compared to the state of New Mexico (11%).
- Couples with children also comprise a higher percentage of households in Hobbs (23%) than in the state (18%).

Households by Type: Hobbs 2010

	% Households
Couple with children	22.9%
Couple no children	25.3%
Single parent with children	14.0%
Single parent no children	8.6%
Living alone	24.1%
Other (non-family households)	5.0%
TOTAL	100%

Source: 2010 Census

- Roommate households increased at the fastest rate between 2000 and 2010 in Hobbs (86%). These households, however, only comprise 5% of all households in the city.
- Couples with children declined by -1%; this decline was larger in the state as a whole (-10%).
- Single parent households with children increased 25%.

Hobbs has the fastest growing school district in New Mexico. The city has just under 10,000 students and added 1,800 new students over the last four years. About 63% of this growth was from children of Hispanic/Latino descent.

The city projects to add 900 students next year. New school renovations are being constructed in anticipation of this growth, including a new elementary school and a rehab/expansion of an existing elementary school. Even with these improvements, the school district expects to be short 200 seats upon completion in August.

Change in Households by Type: 2000 to 2010

	2000	2010	% change
Couple with children	2,697	2,662	-1.3%
Couple no children	2,739	2,944	7.5%
Single parent with children	1,302	1,633	25.4%
Single parent no children	635	1,001	57.6%
Living alone	2,354	2,807	19.2%
Other (non-family/roommate households)	313	582	85.9%
TOTAL	10,040	11,629	15.8%

Source: 2000 and 2010 US Census

Household Income

Median household income was about \$62,400 in 2015, as reported by HUD. This shows a 32% increase from 2010 or a relatively high 5.8% per year.

Median Household Income: 2010 to 2015

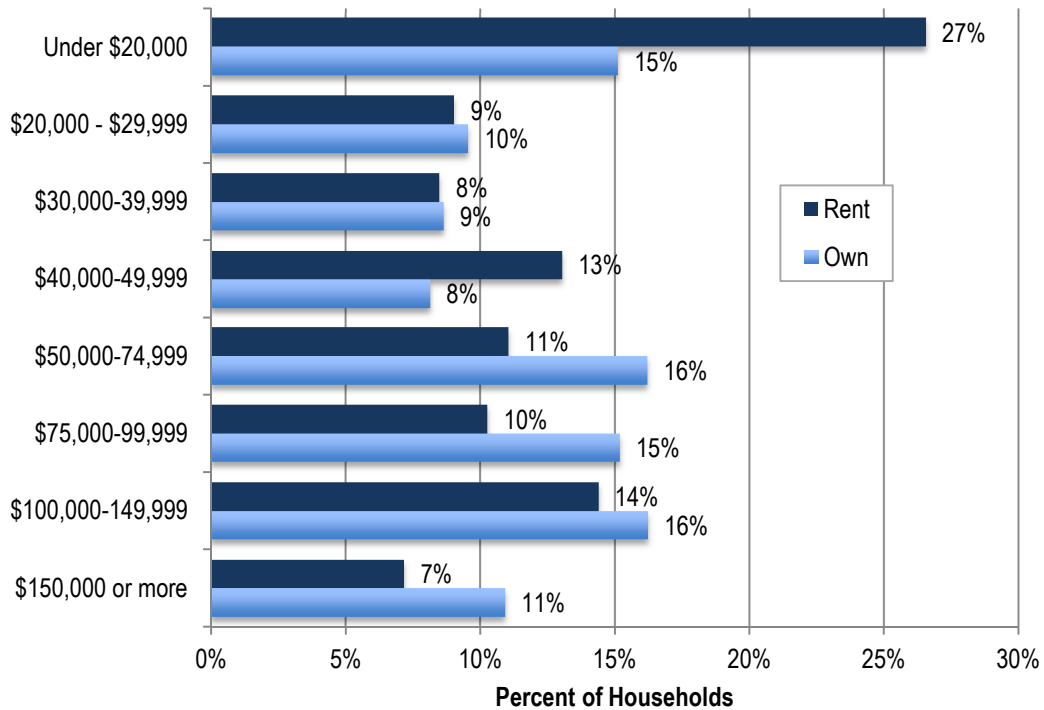
	ACS 3-yr (Hobbs)	HUD AMI (Lea County)
2010	\$44,489	\$47,100
2013	\$51,407	\$52,100
2015	-	\$62,400
% change (2010-2013)	16%	11%
% change (2010-2015)	-	32%

Source: ACS 3-yr (2007-2010 and 2010-2013), HUD

Median renter incomes in 2013 were about 35% lower than owners, at a respective \$41,322 and \$63,854. The distribution of incomes in 2015 shows that:

- Renters are much more likely to earn under \$20,000 than owners (30% AMI).
- A higher percentage of owners earn over \$50,000 per year (100% AMI).

Household Income Distribution by Tenure: Hobbs, 2015



HISTA, Consultant team

Area Median Income

The Area Median Income (AMI) in Lea County in 2015 is \$62,400. As described in the Introduction, AMI is published annually by HUD and represents the Median *Family* Income of an area, which does not incorporate incomes from single and non-family roommate households. In the case of Hobbs, the median incomes reported by HUD are only slightly higher than those reported by the ACS.

Placing Hobbs households into AMI categories based on income and household size:

- Renters are generally more likely to earn under 80% AMI, which is typical. When renters begin earning over 60% to 80% AMI, they often start looking to purchase homes.
- Owners are more likely to earn over 100% AMI. A similar percentage of owners and renters earn between 30.1 and 60% AMI. Many senior owners fall into this category, though many have typically paid off their mortgages.

Area Median Income: Owners and Renters**City of Hobbs, 2015**

	Own	Rent	Total
<30%	12.6%	23.4%	16.6%
30.1-60%	12.2%	11.1%	11.8%
60.1-80%	9.0%	11.7%	10.0%
80.1-100%	7.7%	10.5%	8.7%
100.1-120%	7.9%	5.5%	7.0%
120.1-140%	6.9%	3.9%	5.8%
140%+	43.7%	34.0%	40.1%
TOTAL	7,839	4,571	12,410

Source: Ribbon Demographics, LLC; Consultant team

SECTION 2 – JOBS, UNEMPLOYMENT, WAGES AND COMMUTING

This section provides an overview of the economy in Hobbs and Lea County, including the type and number of jobs, wages, commuting and projected change in jobs.

Primary observations include:

- Projected job growth in the 2009 Housing Needs Assessment (based on 2007 BBER estimates), was low. Jobs increased by 3,000 more jobs by 2015 than projected, at an average rate of 5.2% per year since 2010.
- The diversity of jobs has increased over the past few years. While mining and extractive industries, particularly oil and gas, remain critical to the economy, construction, manufacturing and leisure and hospitality jobs have increased at the fastest rates. Many persons interviewed have observed this change and feel it will help Hobbs weather the ups and downs of the oil and gas industry, particularly as compared to the 1980's.
- The full effect of the recent fall in oil prices is likely yet to be seen. After strong growth between 2010 and 2014, oil and gas companies have started cutting overtime. Layoffs are not yet widespread. Oil prices have currently settled around \$60/barrel. Jobs may decrease in the near term, though light to moderate growth is projected to occur over a longer five-year term.

- Wages in Hobbs vary by primary employment industries. Oil and gas pays an average of \$70,000 per year (140% AMI) compared to \$45,000 for all other jobs (90% AMI). When providing housing opportunities for residents and workers, differences both in wages and industry culture must be understood to target the appropriate type and price point of housing needed to serve workers and, in turn, businesses in different industries.
- Hobbs has a labor shortage as evidenced by low unemployment rates, jobs growing faster than the local labor force, unfilled jobs, increased in-commuting and wage competition for the workforce. The shortage of housing has hurt the ability for businesses to recruit workers for all job levels – from entry-level to management to skilled professional. Employers have been creative in helping to provide housing, recruiting workers and assisting in the housing search.

Number and Type of Jobs

There were about 42,200 jobs in Lea County and 28,900 in the city of Hobbs in 2014. The 2009 Housing Needs Assessment (using 2007 BBER estimates) projected there would be about 25,900 jobs in Hobbs in 2015 – about 3,000 fewer jobs than actual.

Total Jobs: Lea County and City of Hobbs, 2010 to 2014

	2010	2011	2012	2013	2014	Average Yearly % growth (2010-2014)
Lea County	34,423	36,246	38,638	40,541	42,244	5.2%
City of Hobbs	23,600	24,767	26,402	27,702	28,866	5.2%

Source: Bureau of Economic Analysis (BEA), Longitudinal Employer Household Dynamics (LEHD), Consultant team

Jobs in Lea County continue to be heavily influenced by the oil and gas industry:

- About 24% of jobs in 2014 were in the mining sector.
- About 9% each of jobs are in government, construction and retail trade.
- Education and health care comprise 7% of jobs.
- Accommodation and food services represent 6% of jobs.

Jobs by Industry: Lea County, 2014

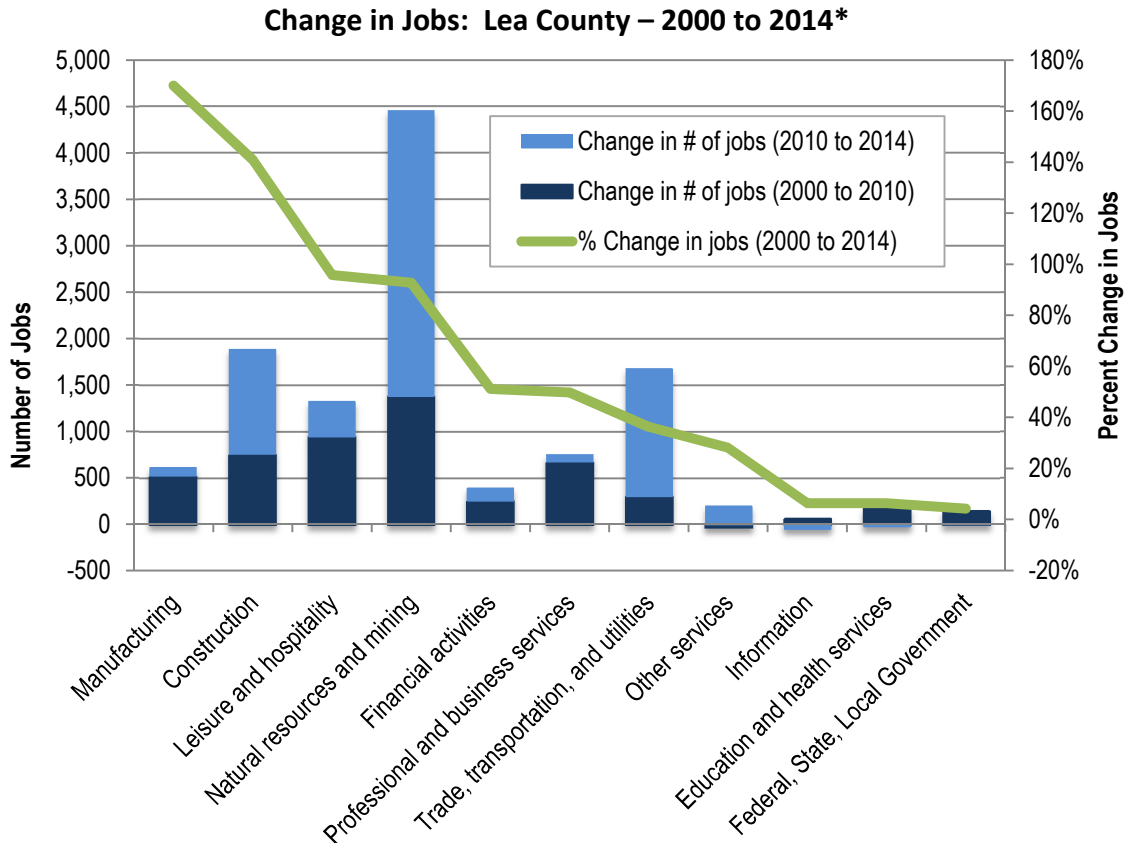
	2014
TOTAL Jobs	42,244
Mining	24.4%
Government and government enterprises	9.3%
Construction	9.2%
Retail trade	9.0%
Education and Health care	7.1%
Accommodation and food services	6.3%
Administrative and waste management services	5.3%
Transportation and warehousing	5.1%
Other services, except public administration	5.0%
Real estate and rental and leasing	3.1%
Wholesale trade	3.0%
Manufacturing	2.9%
Professional, scientific, and technical services	2.5%
Finance and insurance	2.1%
Farm employment	2.1%
Arts, entertainment, and recreation	1.3%
Information and Utilities	1.7%
Management of companies and enterprises	0.4%
Forestry, fishing, and related activities	0.2%

Source: Bureau of Economic Analysis (BEA), Consultant team

Change in Jobs by Type

Since 2000, jobs have increased about 54% (3.1% per year). Natural resources and mining added the largest number of jobs since 2000. The largest percentage change in jobs, however, was in manufacturing, construction, and leisure and hospitality, helping add to the diversification of local jobs.

- Construction jobs were the fastest growing in recent years (between 2010 and 2014), fed by projects such as development of the URENCO plant and increased residential and commercial construction in the city. About 1,100 jobs were added during this time;
- Leisure and hospitality includes accommodation, food services and recreation. Increases in this sector reflect the near tripling of hotel rooms built in the city since 2000; and
- Natural resources and mining increased by over 4,500 jobs. About 70% of these jobs have been added since 2010.



Source: QCEW

*2014 includes data through the third quarter

Job Trends

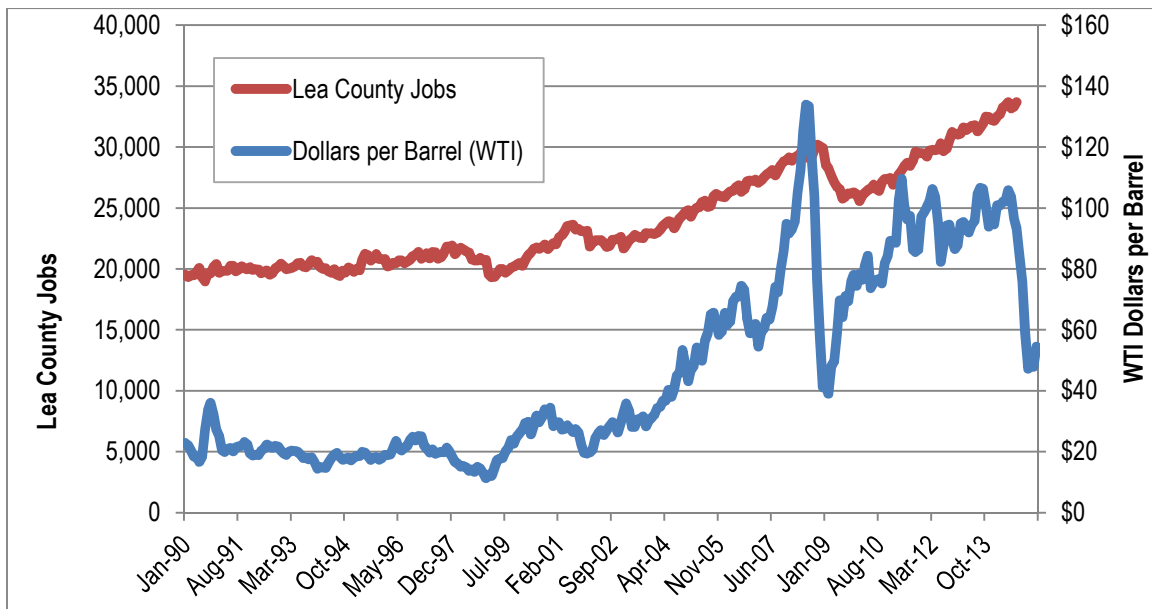
The rise and fall in jobs in Lea County closely tracks that of oil prices.

- When prices were relatively flat through the 1990's, Lea County jobs increased by an average of about 0.6% per year.
- As WTI prices rose 19% from 2000 to June 2008, jobs increased 4.7% per year on average.
- The price of oil dropped sharply during the 2008 recession. Prices declined 71% over an eight-month timeframe – from near \$134 per barrel in June 2008 down to about \$39 in February 2009. This was followed by a 15% drop in jobs (4,600 total) beginning in October 2008. Jobs began rising again in February 2010 and rose through September 2014 at a fast average yearly rate of 5.9%.
- The price of oil began falling again in July 2014. After dropping 55%, prices in February 2015 have shown a slight rebound to over \$50 per barrel. If patterns track

2008, then jobs should show a decline beginning in October 2014 and continuing through the end of 2015. A 15% decline will mean a loss of about 5,000 jobs.

- Employer interviews in March and April of 2015 indicated that large layoffs had not yet occurred, although overtime hours were being cut. Interviews with property managers in May noted that some workers have left their leases early due to changes in their job situation (e.g., fewer hours, less pay and/or job loss), but that was less common than renters needing to cut expenses due to loss of overtime.

Lea County Jobs & West Texas Intermediate Crude Price per Barrel: 1990 to April 2015



Source: <http://www.economagic.com/em-cgi/data.exe/var/west-texas-crude-long>, QCEW

Job Projections

The 2009 Housing Needs Assessment used job projections from the Bureau of Business and Economic Research (BBER). Projections were developed for Lea County in 2007 as part of the Census Update for the University of New Mexico. The price of oil is a critical variable in the BBER model. This study is in the process of being updated and should be completed by the end of 2015.

The BBER 2007 study estimated there would be 27,819 jobs in the city of Hobbs by 2020. This was met in 2013. The 2007 study recommended varying the job growth rate based on different oil price behavior. In general:

- A rate of 1.5% was recommended with oil prices remaining at or above \$70 a barrel.

- A slower rate of 0.6% was recommended if prices dropped to near \$50 a barrel. It was recognized that near-term job loss would occur in the latter scenario.

This fits with an analysis of recent trends:

- Jobs will grow at an average rate of 1.5% per year over the next five years if the current decline in the price of WTI follows the same pattern as the decline in 2008.²
- Jobs may grow at a slower 0.6% rate if oil prices do not begin rising as they did in 2008, but remain around \$50 per barrel. This was the average rate of growth seen in the 1990’s during a time when oil prices were generally flat.

With 1.5% as the high growth rate and 0.6% as the low growth rate, jobs are estimated to increase an average of between 175 and 450 jobs per year through 2020. Jobs may decline in the near term in response to the decline in WTI prices over the past 8 months. Despite this, historic trends indicate jobs will again increase within a five-year period.

Jobs Projections: City of Hobbs, 2014 to 2020

	High (1.5% per year)	Middle	Low (0.6% per year)
2010	23,600	23,600	23,600
2014	28,870	28,870	28,870
2015	29,300	29,170	29,040
2020	31,560	30,740	29,920
# New Jobs 2014 to 2020	2,260	1,570	880

Source: BBER, Consulting team

The 0.6% growth rate is likely conservative given that non-oil and gas jobs have increased in the area since the 1990’s and are expected to continue growing.³ It is for this reason that a “middle” rate is shown in the above table. As more diverse jobs enter the city, the relationship of jobs to WTI prices will moderate. For example,

² For the five year period between October 2008 through October 2013 jobs grew at an average rate of 1.5%. This time period included a loss of 4,600 jobs beginning in October 2008, followed by a rapid increase in jobs beginning January 2010 through October 2013. See the chart titled “Lea County Jobs & West Texas Intermediate Crude Price per Barrel: 1990 through April 2015” on page 33 for more information.

³ An average growth rate of 0.6% occurred in the 1990’s during a time when oil prices were generally flat. Today’s more diversified economy is likely to help raise this rate.

Intercontinental Potash is expected to start construction on its potassium sulfate mine next year.⁴ This will supply an estimated 1,400 jobs during construction and 500 permanent employees upon completion. Education and retail jobs are also expected to increase at moderate rates over the next several years based on employer interviews. The city is also completing a new recreational and equestrian center, among other city improvements, that will also create new jobs.

Wages

In 2014, the average wage paid for all jobs was \$52,295.

- Oil and gas paid an average wage of \$70,789 in 2014, or 140% AMI for the average 3-person household.
- The average wage paid for all other jobs was \$45,105, or about 90% AMI for the average 3-person household.

Average Wage Paid: 2014

	Average Wage	AMI level
TOTAL Average	\$52,295	110%
Oil and gas jobs	\$70,789	Over 140%
All other jobs	\$45,105	90%

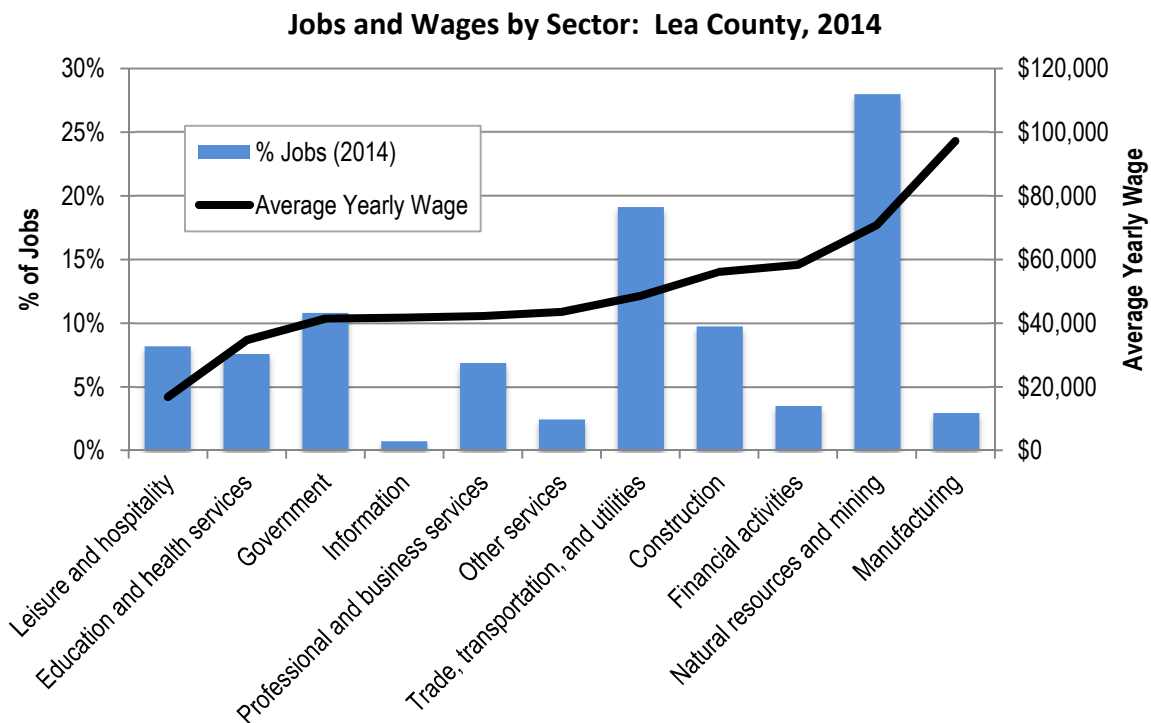
Source: QCEW

This division of wages is also illustrated in the below chart. As shown, jobs by sector are grouped according to three primary wage levels:

- Government, education and health services and leisure and hospitality (27% of jobs) pay about \$42,000 per year on average or below (90% AMI);
- Transportation and utilities and construction (29% of jobs) pay average wages between about \$48,000 and \$56,000 per year (100 to 120% AMI); and
- Oil and gas and manufacturing (28% of jobs) pay the most, averaging \$70,000 and above (over 140% AMI).

⁴ Potassium sulfate (or SOP) is a non-chloride fertilizer that is in high demand and short supply. It is used on high-value crops such as fruits, vegetables, tobacco, nuts and potatoes.

This division of jobs among different income ranges is important for the city to understand as it diversifies its economy. This discrepancy in incomes creates different housing needs and affordability price points for workers in each industry. Oil and gas and manufacturing jobs can afford higher market prices and drive housing prices up when job growth is strong, leaving behind the 27% of workers earning below \$42,000 per year. This was seen between 2010 and 2014. Programs to help get lower income households into ownership or provide rent or income limited rentals that maintain relatively steady rents when market rents quickly rise can help these workers stay housed in the community. This in turn supports the businesses that rely on these workers.



Source: QCEW, Consultant team

Number of Jobs Held and Employees per Household

The household survey asked workers how many jobs they hold and how many adults (age 18 and over) in their household are employed. This information is used to translate the estimated increase in jobs in the city into households demanded by workers needed to fill new jobs.

- The average number of jobs held by workers employed in Hobbs is about 1.0.

- Households in Hobbs that have at least one working adult average about 1.5 workers per household.

**Average Jobs per Employee and
Employees per Working Household**

Overall	
Jobs per employee	1.0
Employees per household	1.5

Source: 2015 Household Survey

Unfilled jobs

Interviewed employers reported that about 5.5% of all jobs were currently unfilled. This equates to about 1,575 unfilled jobs. Some employers have never had all of their positions filled.

The inability to fill jobs reduces both the quality of the product or service provided and profitability. Retail and service employers noted that the quality of their customer service suffers both due to being understaffed and due to the lack of workforce available to fill jobs. If an employee leaves, there may not be a replacement, much less a qualified, attentive replacement.

Reasons for unfilled jobs were primarily because of a lack of qualified applicants or that they were high turnover positions, largely due to competition with higher paying oil and gas jobs.

Labor Force and Unemployment

There is a labor shortage in the city of Hobbs. When unemployment drops below the natural cycle of employment/unemployment, this can be one indicator of a labor shortage. While this may vary by market area, a general measure is around 5.0% to 6.0% unemployment. When unemployment falls under 5%, there is an effect on inflation due to higher wages being paid to fewer workers in the market. When paired with other indicators, such as high and consistent job vacancies and rising cost of living (like that experienced in Hobbs), this supports that a labor shortage exists.

In Hobbs, unemployment has been below 5% in all but two years since 2005. In 2009 jobs lost due to the recession and drop in oil prices rose to 8.2%. This was the only year for which unemployment exceeded the state yearly average.

Unemployment has shown a slight rise since December 2014 through April 2015, from 3.6% unemployment up to 4.8% unemployment, respectively. Unemployment is still very low and is one percentage point below that for the state (5.8% in April 2015).

Unemployment Rate: City of Hobbs vs. New Mexico – 2005 to 2014

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
City of Hobbs	4.3%	3.2%	2.6%	3.1%	8.2%	8.1%	5.8%	4.9%	4.6%	4.4%
New Mexico	5.1%	4.2%	3.8%	4.5%	7.5%	8.1%	7.6%	7.1%	6.9%	6.5%

Source: Bureau of Labor Statistics (BLS), LAUS

Another indication of a labor shortage is when job growth outpaces growth in the local labor force. This, too, is the case in Lea County; jobs increased 36% between 2001 and 2013 and the labor force increased only 24%.

Growth in Labor Force and Jobs: Lea County – 2001 to 2013

	2001	2005	2010	2013	% change (2001-13)	# change (2001-13)
Labor force	23,600	25,780	26,292	29,227	24%	5,627
Jobs	29,711	32,114	34,423	40,541	36%	10,830

Source: Bureau of Labor Statistics (BLS) LAUS, Bureau of Economic Analysis (BEA)

Commuting

Employers reported that an average of 20% of their workers (5,400 total) commute into Hobbs for work. This is up from about 10% in 2009.

Employers noted that the rate of commuting varies by position, with part-time or lower paying positions showing the highest commute rates.

This increasing in-commuter trend is supported by Longitudinal Employer Household Dynamics (LEHD) commute data. This data estimates in-commuting from a combination of QCEW job location data and census labor force information. The program likely overestimates in-commuting due the nature of QCEW data,⁵ but it shows a general

⁵ QCEW reports the job locations based on primary business office locations (e.g., where payroll is located), which may not represent actual job locations. It also represents all employees paid from that location as working locally. Out of state CEO's, for example, may not regularly commute to work in Hobbs; temporary oil field workers may have a permanent address outside of Hobbs. LEHD also counts persons living in unincorporated areas adjacent to Hobbs as in-commuters, whereas employers interviewed included all employees with a Hobbs address as living locally.

trend that in-commuting has increased 10 percentage points – from 34% in 2005 to 44%. It also shows that most in-commuters come from Lovington, Carlsbad, Roswell and Texas.

Where Workers in Hobbs Live: 2011

	#	%
Persons working in Hobbs	20,086	100.0%
Live in:		
Hobbs city, NM	9,489	47.2%
North Hobbs CDP, NM	1,625	8.1%
Lovington city, NM	1,162	5.8%
Carlsbad city, NM	651	3.2%
Roswell city, NM	571	2.8%
TX	1,519	7.6%
Other	5,069	25.2%

Source: LEHD, Consultant team

Employers, Employees and Housing

As the city works to diversify its job opportunities, adequate and diversified housing is essential to being able to attract these businesses and help them recruit and retain their necessary workers. This was clear in every employer interview that was conducted for this study.

Employers have found that transitional housing that serves oil and gas workers during the boom times does not serve workers in other professions. Staying in a hotel for a week or two to find long term housing may be acceptable to most, but living in them for several months or more does not welcome nor establish new employees and their families in Hobbs. As the city works to diversify its job opportunities, the city must increase its stock and selection of permanent housing options to be able to attract these businesses and help them recruit and retain their necessary workers.

- Employers had problems recruiting workers for every type of position – from low-paying entry level services (e.g., custodial) to skilled professional jobs (e.g., physicians). Only one employer felt housing was not a critical issue, but this employer admittedly is new to the area, has few employees and has not yet tried to recruit for its expansion.

- Nearly all employers had workers leave positions or decline positions last year due at least in part to an inability to find housing.
- Tactics employers use to help attract and retain workers include hiring local for certain positions (primarily entry-level and clerical); recruit two new workers at a time so that they have a built-in roommate upon locating to Hobbs to help make housing more affordable; inform new recruits of the rural Hobbs community before they relocate; and do extensive fieldwork to help new hires find housing.
- As noted in the Housing Inventory section of this report, many employers have also been getting into the housing business, either master-leasing units, building units, or purchasing units to provide workers the housing they need to get established in the community.
- Employers stated that new employees, if not able to establish themselves in housing within 2 weeks (for retail or lower paying service positions) or a couple of months (for higher paid, skilled jobs), will leave the area. Employers try to hire local workers that are established in housing when possible, but the low unemployment rate and lack of skilled workers for specialty positions makes this difficult.

The shortage of labor also makes competition with oil and gas jobs more acute:

- Employers have wage pressure to compete against oil and gas pay scales for workers. One large retailer increased some of their floor positions by \$2/hour last year, which has helped reduce turnover. The store in Hobbs pays over \$3 per hour more than like stores in neighboring communities because the Hobbs location must compete with oil and gas jobs that pay upwards of \$19/hour.
- The same retailer also broke company policy and recruited floor managers from within the Hobbs store, rather than bringing them from other stores. The store had no choice because it could not recruit workers. Of all of its stores in New Mexico, this is the only location for which this recruitment policy has been lifted.
- Other employers have instituted signing bonuses with term commitments to attract workers.

- Most all employers noted that when oil and gas jobs decline, the ability to fill retail, service, custodial and clerical positions improves and turnover decreases. Local workers become available to fill entry-level and unskilled jobs.

SECTION 3 – HOUSING INVENTORY

This section discusses the current inventory of housing units in Hobbs, including the number and type of units, the rate of development, pending construction activity and unit occupancy by owners and renters. The inventory of affordable housing, hotel rooms and housing units and assistance provided by employers is also discussed, along with an overview of city condemnations.

Primary observations include:

- Housing development in Hobbs has historically fallen well behind the growth in population and households in the city. When housing development is too slow to respond to increases in demand, housing becomes scarce, housing prices and rents increase, and problems with cost-burdened households and overcrowding rise, among other effects. This one factor explains the majority of housing problems seen in the city today.
- The city doubled its rate of housing production and approval between 2010 and 2014 from the prior decade. This allowed the city to keep pace with new household growth during this period and meet the 2009 Housing Needs Assessment target of 1,800 new units by 2015. Because actual job growth exceeded projected job growth by about 3,000 jobs, this rate of development kept pace with new growth, but was not enough to also address the existing housing deficiencies noted in the 2009 study.
- Nearly twice as many apartments were approved than single-family homes since 2009. When all approved units are completed, Hobbs will have more than doubled its apartment inventory. Employers noted that this development has helped their workers – primarily those earning over \$40,000 (over 80% AMI).
- Affordable rentals make up about one-third of the existing apartment inventory (657 units), including one senior affordable rental project, which is age-restricted to persons 62 and over. If all pending affordable units are constructed, another 350

units will be built, including 34 Supportive Housing units for homeless persons (persons without a home of their own).

- There are over 1,900 hotel rooms in Hobbs, 700 of which were built since 2010. Based on interviews, up to 65% of these rooms are occupied by local workers and hotels expect this to remain stable for at least the next year. While hotel rooms work well for contract workers, overtime workers and workers that otherwise have their permanent residence elsewhere, housing permanent employees in hotels does not work well. Employees who cannot find permanent housing eventually leave their jobs or find housing in other communities.
- Many employers have developed innovative approaches to help workers find and retain the housing they need in the community. Employers across all industries use a combination of master-leased or employer-provided rental units, housing payment assistance, and home search and application assistance.

Existing and Approved Housing Units

As of April 2015, 14,669 residential units have been built or approved in Hobbs. Of these, about 828 units are under or pending construction.

Nearly twice as many apartments were approved and built than single family homes since 2009. When all approved units are completed, Hobbs will more than double its apartment inventory since 2005. Apartments will comprise 17% of all residential units upon completion, up from 9% in 2005.

Approved Housing Units: City of Hobbs

	Single Family*	Mobile Homes	Apartments	RV parks spaces
Pre-2005	10,623	107**	1,027	125
2005-2009	357	356	348	146
2010	18	42	60	0
2011	28	53	0	0
2012	82	85	234	0
2013	108	80	112	0
2014	124	77	420	25
2015 (to May)	59	29	240	0
TOTAL	11,399	829	2,441	296

Source: City of Hobbs Building Department, Consultant team

*Includes townhomes. **Incomplete inventory of existing mobile homes – homes approved prior to 2003 are included in single family numbers.

Rate of Housing Unit Development

The 2009 Housing Needs Assessment recommended that the city develop between 1,600 and 1,800 housing units between 2010 and 2015 to improve the availability and affordability of housing to residents. Approved units have met this goal (about 1,800), although over 800 units are still under or pending development.⁶

To meet this goal, development in Hobbs picked up significantly. About the same number of units were constructed in the 5-year period between 2010 and 2015 than were produced in the 10-year period between 2000 and 2010 (just over 900 units each). The city doubled its yearly rate of production from about 0.7% per year to 1.4% per year.

Housing Units: 2000 to 2015, City of Hobbs

	2000	2010	2015
Housing Units	11,968	12,900	13,841
# Change	-	932	941

Source: 2000 and 2010 US Census, BBER, City of Hobbs Building Department, Consultant team

While this increased growth rate may at first appear high, in a responsive housing market, growth in housing units will approximate growth in an area's population and households. When housing development is too slow to respond to increases in demand, housing becomes scarce, housing prices and rents increase, and problems with cost-burdened households and overcrowding rise, among other effects. Comparing housing development to the increase in households:⁷

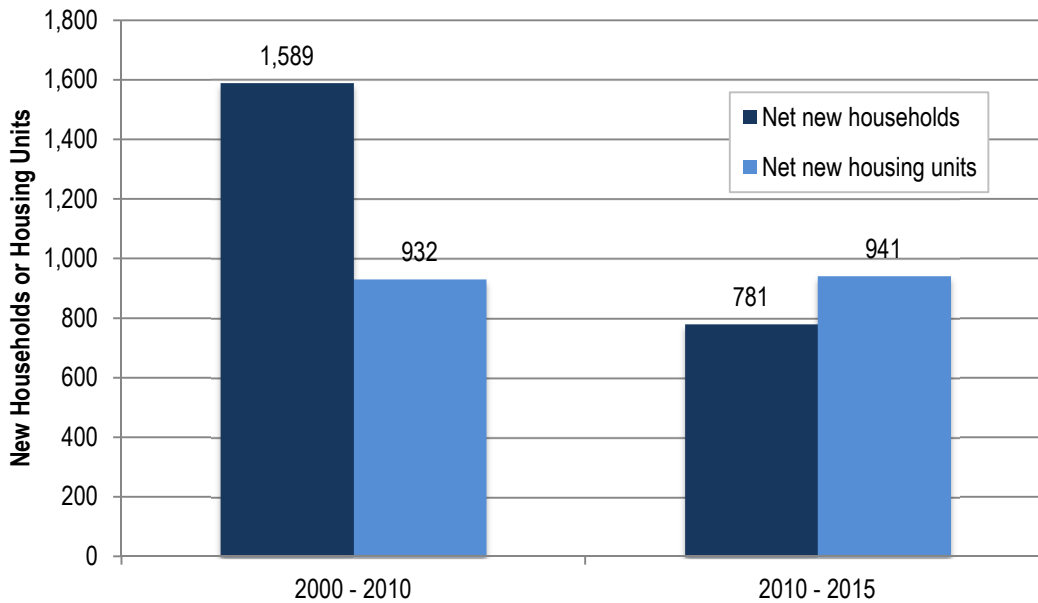
- Between 2000 and 2010, housing development significantly lagged the growth in households. Households grew by 1,589 households (15.8%) and the number of housing units increased at near one-half that rate (932 units or 7.8%).

⁶ As noted in the Section 2, the number of jobs was underestimated in the 2009 study – 3,000 more jobs were created than projected. The 1,800 units produced and approved kept pace with this growth, but it did not address the deficiency in housing noted in 2009.

⁷ During boom times in the oil and gas industry, it is not recommended that resident housing development keep up with the influx of workers into the community – a community should not overbuild to meet peaks in jobs in fluctuating economies. That is why the measure of households is used as comparison – households do not include non-resident workers residing in hotels or RV parks, but rather households setting roots in the community through renting or purchasing homes or residing in hotels as their primary residence.

- Between 2010 and 2015, housing development occurred at a similar rate as the growth in households – the increased development rate was needed to keep up with the rise in households. Households grew 6.7% (781 households) and the number of housing units increased about 7.3% (941 units).

**Change in Households and Housing Units:
2000 to 2015**

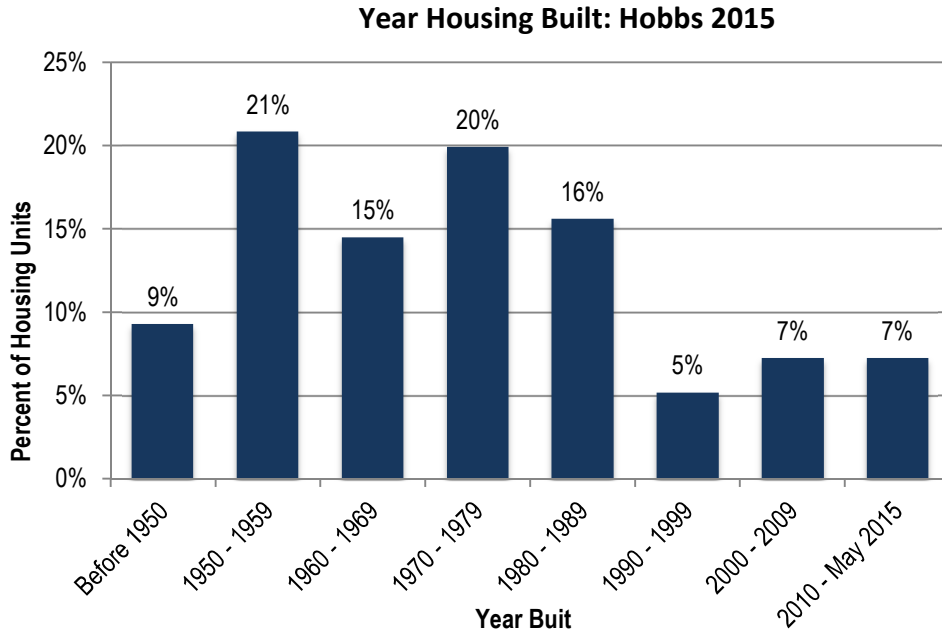


Source: 2000 and 2010 US Census, BBER, City of Hobbs Building Department, Consultant team

Year Housing Built

Despite the recent increase in development, the housing inventory in Hobbs is relatively old.

- Almost half of the housing was built prior to 1970.
- Hobbs experienced near 20 years of very slow housing unit growth between 1990 and 2010.



Source: 2000 US Census, City of Hobbs Building Department, Consultant team

Occupied Housing Units and Tenure

About 63% of housing units in Hobbs are occupied by owners. This is down from 68% in 2000, but has been consistent since 2010. The majority own single-family homes (91%).

Of those who rent, 43% are in single-family homes, followed by 27% in apartments. About 14% rent a unit with rent or income limits. This does not include occupants residing in hotels, which is discussed below.

Occupied Units by Tenure: 2015

	Own	Rent	TOTAL
Single-family	91%	43%	73%
Apartment	-	27%	10%
Townhouse/Duplex	2%	9%	4%
Room without kitchen	-	2%	1%
Mobile home	6%	16%	10%
RV home or camper	1%	3%	2%
TOTAL %	100%	100%	100%
TOTAL #	7,839	4,571	12,410

Source: Household Survey 2015, HISTA, Consultant team

Affordable Apartment Inventory

Affordable rentals offer protection for lower-income households against fluctuations in market rents. When market rents rise significantly, such as during boom oil and gas periods, eviction of lower income households increase due to unpaid rent. Affordable rentals do not rise and fall with the market, but rather charge rents consistent with a household's ability to pay, providing more secure housing for these households.

A total of 1,949 apartment units exist in the city, with about 492 more units under construction. Of these, 657 are affordable rentals, which carry income and rent restrictions. Affordable rentals comprise about 34% of the existing apartment inventory.

- Over half of the affordable rentals are Project Based Section 8 units.⁸
- Another 285 units are Low-Income Housing Tax Credit (LIHTC) rentals.⁹
- Most units are restricted for households earning 50% and 60% AMI. Only eleven (11) units are affordable to extremely low-income households earning 30% AMI or less.
- There are also 21 Supportive Housing (SH) units in Hobbs. These units are available to persons who meet MFA's definition of "homeless." SH units are for persons that do not have a home of their own. This would include homeless persons on the street, as well as those who are couch-surfing or occupying a room in someone else's home.
- The Cedars is the only dedicated senior apartment complex in the city. It is an age-restricted, 62+ community with 63 one-bedroom units. It is fully occupied and has a waitlist.

⁸ Project Based Section 8 housing is a government-funded program that provides rental housing to low-income households. These are units for which tenants must income-qualify. Unit rental cost will be 30% of the household's adjusted gross income.

⁹ LIHTC units are rentals for which the builder/investor receives a dollar-for-dollar tax credit. As a condition for receiving Housing Tax Credits, owners must keep the units affordable for a specified number of years. Affordable rents are defined and calculated based on HUD AMI figures. Affordable units are typically provided for households earning 60% AMI or less.

Affordable Rental Inventory: Hobbs, 2015

Property	Year Built	Number of Units	Section 8	LIHTC	HOME	30% AMI	40% AMI	50% AMI	60% AMI	Supportive Housing Units
The Cedars (Senior)	1982	63	63	-	-	-	-	-	-	-
Washington Place	1978	76	76	-	-	-	-	-	-	-
Four Seasons	1970	80	80	-	-	-	-	-	-	-
Hobbs Apartments	1960	152	152	-	-	-	-	-	-	-
Park Place	1977/2014	88	-	87	-	11	-	54	22	18
La Pradera	2010/11	60	-	60	-	-	20	18	22	3
Willow Bend	2004	60	-	60	4	-	-	12	44	-
Avalon Cove	1996	78	-	78	-	-	-	NR	NR	-
TOTAL	-	657	371	285	4	11	20	84	88	-

Source: Economic Development Corporation, development proposals, property manager interviews, Consultant team

Habitat for Humanity Homes

Habitat for Humanity is a national organization with a presence in Hobbs. Its primary goal is to build homes for very low-income families in need of decent, affordable housing. The program is a “hand up” and not a “handout.” To qualify, applicants must show (1) a need for adequate housing, (2) an ability to repay the cost of home construction when provided a 20-year, no interest mortgage loan, and (3) a willingness to spend 150 individual hours and 200 family hours (sweat equity) helping to construct their home. The price to build the homes is about \$75,000 and the Maddox Foundation will match up to \$30,000 per home.

Habitat for Humanity has 36 lots in Hobbs upon which to build homes. A total of 26 homes have been built. Two homes were built last year, with the potential to build five more this year.

Hotels

Over 700 hotel rooms in 7 hotels were added to the hotel inventory in Hobbs since 2010, increasing the total number of rooms to 1,944. The New Mexico Lodge Association reports that hotel room occupancy averaged 73% in 2013, compared to only 60% in New Mexico as a whole. Average daily room rates were also high - \$132 in Hobbs compared to \$98 in the state.

Interviews with hotel owners indicate that about 65% of rooms on average (over 1,000 rooms) are occupied by or reserved for workers in Hobbs. Hotels report that this has been stable over the past several years and mostly report this to remain stable over the next year. Hotels have replaced many man camps in the city.

While hotel rooms work well for contract workers, overtime workers and workers that otherwise have their permanent residence elsewhere, employers noted that housing permanent employees in hotels does not work well. It is discouraging to the employee who is searching for permanent housing in which to move their family and has resulted in many workers either leaving jobs or finding housing outside of Hobbs due to the shortage in the city.

Approved Hotel Rooms: City of Hobbs

	Hotels	Hotel rooms
Pre-2005	16	676
2005-2009	6	535
2010	0	0
2011	1	79
2012	1	160
2013	3	339
2014	2	155
2015 (to May)	0	0
TOTAL	29	1,944

Source: City of Hobbs Building Department, Consultant team

Employer Assisted Housing

Nearly all employers reported that they had recent hires turn down positions due to a lack of housing over at least the past year and, more commonly, over the past several years. The inability to recruit new workers to Hobbs results in a large number of unfilled positions, little competition for existing positions, unskilled applicants, poor employee performance and high turnover. The problem is not new.

Employers have found that if new hires cannot find housing, they will not come to Hobbs. If workers in temporary housing (e.g., hotels) cannot find housing that meets their household and family needs within a couple of weeks or a few months (depending upon the position), they will leave.

Many employers have developed innovative approaches to help workers find and retain the housing they need in the community. Employers across all industries use a combination of master leased or employer-provided rental units, housing payment assistance and home search and application assistance.

Master Leased and Shared Housing

Several employers master-lease units or share owned units with other employers. For example:

- New Mexico Junior College has 420 beds on campus and 186 beds in apartment complexes.

400 students live on-campus and 3,300 live off-campus.

Campus apartments are used for some new NMJC hires to allow them to find more permanent housing. Occupants have one year to find a home.

Halliburton leases 30 beds, which are usually full.

A collaborative program between the College, Lea Regional Medical Center and the Maddox Foundation provides free housing, campus meals and access to campus facilities for 15 to 20 clinical interns at the hospital. This has been an effective recruiting tool to get students in training. While it is a relatively new program, about 2% of participants have returned to the hospital for employment.

- Lea Regional Medical Center has three apartments that it leases for use by persons holding director positions. Employees can stay up to three months. This has helped new directors relocate quickly and provided them time to find more permanent housing in the area.
- URENCO master-leases 110 units at Windscape Apartments (Phase I) and helped facilitate its construction in 2008.

The units have been used to recruit and retain skilled workers for its facility, both for construction and to be retained long-term for operations. Some units are fully furnished and move-in ready. Providing housing, rather than just hotel rooms, has helped them retain long-term workers in the community and given some workers the time needed to find homes to purchase.

URENCO has completed construction of its facility. With reduced need for construction workers, it is leasing some units to other area employers and will be paring back its master lease to 20 3-bedroom units.

- The municipal school district noted they may have an interest in master-leasing or acquiring apartments to help them house their employees, but were unsure about the process. Educational outreach to employers in the area could facilitate this process.

Housing Payment Assistance or Reduced Rent

Few employers provided housing payment assistance to employees:

- Police, teachers and nurses receive a 5% discount on rent at Woodleaf Apartments. There are presently ten (10) on the waitlist for a unit.
- The city of Hobbs had a home purchase assistance program for police, in which the city provided up to \$50,000 for certified officers who commit to a 10-year contract; or \$25,000 if they commit to a 5-year contract. The program is no longer in place.

Housing Search Assistance

Almost all employers interviewed provide some housing search assistance to employees. Several stated that the new apartment development has helped, but it has not been enough. New market rate apartments are high-end; workers in entry-level and low-skill jobs making under \$40,000 per year cannot afford them; and more low to mid-priced rentals are needed for retail and service workers.

The lack of vacancies and advertising of available units is a barrier to new employees finding needed housing. In a market in which rentals fill up within a few days or even hours of becoming available, workers from out of the area are at a significant disadvantage to locate housing.

The problems is not isolated to rentals. Higher paid professionals looking to purchase homes upon moving also have problems finding housing. If a home is available then poor quality is often an issue. More often, however, homes are not available.

- Some employers have hired staff, part of whose job description is to locate housing for new hires. These employees have developed a network of property manager and realtor contacts, as well as individual owners of single family and other rentals. They contact properties, do site visits, collect application materials and other outreach for new hires. Some employers have encountered rude property managers and inflexible unit viewing and leasing criteria that inhibits their ability to search for homes on their out-of-town employee's behalf.
- Other employers do not have dedicated staff, but send out feelers among their workers to try to locate available homes. In a market in which little housing is advertised and units move within hours, word of mouth is often the best way to locate housing. They will also either call property managers and realtors on behalf of new hires or provide a resource list to potential hires. In recent years, some employers have done this for every new hire.
- Some employers get phone calls from property owners that may be searching for tenants. This is the owners' way of "advertising" that their unit is coming available and it ensures that the owner gets employed tenants.

Under Construction/Pending Development

About 828 residential units are under construction in Hobbs. This includes 132 affordable rentals, 360 market rate rentals and 336 single-family and townhome units. Some of the new single-family homes will start at prices affordable to households earning 80 to 100% AMI (around \$160,000 and up).

Under Development: Free Market Homes

Project	Units
	Rentals
Ledgestone II	112
Ledgestone III	136
KM Partners I	112
TOTAL	360
Single Family and Townhomes	
Western States Dev	18
Gold Creek Homes	5
Gold Creek Homes	30
KBH Homes	7
KBC Homes	9
Gold Creek Homes	22
Zia Crossing	48
Gold Creek Homes	14
Gold Creek Homes	4
Dieball LLC	0
GL Green - Windsor Estates	5
GL Green - Del Norte Unit 10	6
Oak Manor Townhomes	168
TOTAL	336

Source: City of Hobbs Planning and Building Dept.

Under development and pending affordable rental projects will result in a 30% increase in affordable rentals in Hobbs, adding 196 units. The number of units for extremely low-income households (30% AMI) will also more than double – from 11 units today to 23 units if all proposed units are built.

Under Development and Pending Development: Affordable Rentals

Property	Number of Units	LIHTC	30% AMI	40% AMI	50% AMI	60% AMI	80%/Market	Supportive Housing Units
Under Development								
Yes Housing (New Leaf)	72	72	5	22	33	-	12	15
Tierra Realty (Playa Escondida I)	60	60	NR	NR	NR	NR	-	19
Pending Development								
Chelsea Housing (B&G Club)*	64	64	7	9	24	23	1	-
TOTAL	196	196	12	31	57	23	13	34

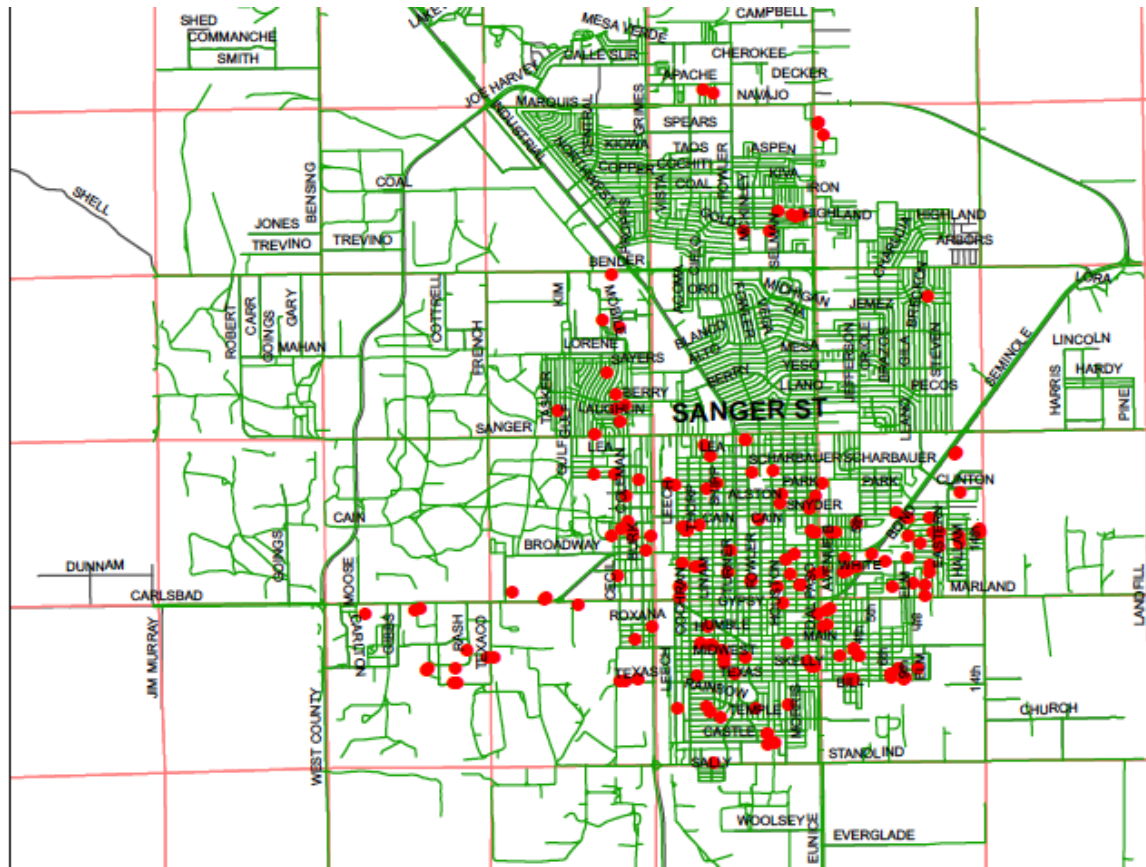
Source: City of Hobbs Building and Planning, Lea County Housing Authority, Consultant team

*Received preliminary financing approval

Condemnation and Redevelopment Activity

The city of Hobbs had 134 condemnation actions from 2007 through February 2010. The condemnation actions were for all types of buildings, including commercial, residential and accessory structures. Most condemnations during this period occurred in the city, south of Sanger Street. The locations give an indication of where home improvement programs, including home rehabilitation, would be most in need.

City of Hobbs Condemnation Actions: 2007 to February 2010



Source: City of Hobbs Housing Study, April 2010

The city's Comprehensive Plan states that the city should "Ensure that demolition of substandard and dilapidated housing is conducted within the context of a coordinated neighborhood enhancement and infill development strategy."

Part of this strategy should include tracking the number of housing units that are potentially lost due to condemnations and redevelopment in the city. Many of these structures may not be habitable, in which case the loss of these structures will not displace current residents nor remove housing stock from the inventory of available homes for residents. Other homes, however, may be habitable or inhabited.

Resident relocation programs and rights of first refusal for displaced residents into newly renovated properties can help minimize the impact of redevelopment on existing households and ensure current residents are not displaced to make way for new ones.

One redevelopment project that is underway includes the site adjacent to the Boys and Girls Club parcel downtown. The 64-unit affordable rental project proposed by Chelsea Housing mentioned in the “Under Construction/Pending Development” section, above, is proposed on this site, which used to contain a 9-unit mobile home park. All units were fairly dilapidated, but three were relocated within Hobbs. The block also contained two other habitable structures. It was noted that occupants were given monetary compensation; however, whether they relocated to other homes within the community was not known. The city is not presently considering any future property acquisitions for the purpose of producing housing.

SECTION 4 – HOUSING MARKET CONDITIONS

This section of the report examines home prices and sales volume over the past several years, sales in 2014 by price point and the availability of homes for purchase as represented by current listings. This section also assesses the rental market, including average rent prices, vacancy rates and unit turnover.

Primary findings include:

- The volume of sales are near where they were in 2006, though not fully recovered. The median sale price, however, has risen 31% since 2008, from \$129,900 to \$170,000 in 2014. The median sale price rose 7.6% just last year.
- Hobbs is a seller’s market, meaning that there is more demand for homes than supply for sale. Realtors noted that buyers across the income and age spectrum have trouble locating housing. This includes homes priced for \$300,000 or more for professionals and homes priced under \$200,000 for moderate-income and first-time homebuyers. There are also no senior housing options available, such as townhomes located nearer services, gated communities with patio homes or age-restricted senior communities. Realtors felt these could be priced anywhere from \$150,000 up to \$500,000.
- The most affordable properties for sale (under \$100,000) tend to be in poor condition and need costly renovations and repairs. Homes in the \$160,000 and up price range tend to be in average or good condition and are affordable for purchasers earning between 80% and 100% AMI. New homes in Zia Crossing, Acoma

Heights and Tanglewood Subdivisions appeal to first-time homebuyers earning in this range.

- The availability of residential lots is very limited for buyers looking to build their own homes. If lots are available, it is often necessary to extend utilities and infrastructure, adding about \$20,000 to the cost.
- The rental market has been extremely tight since 2010, averaging no more than a 2% vacancy rate. The rapid development of apartment units since 2010 did little to affect vacancy rates, though it may have moderated rent increases in older apartment buildings. Single-family home rentals have steadily increased rents since 2010.
- Vacancies have increased in the past month, mostly due to workers losing overtime hours rather than jobs. Renters increasing their standard of living to meet overtime wages is a common occurrence, requiring them to decrease their standard of living when overtime pay goes away.
- About 14% of renters reside in affordable rentals with income and rent limitations. These properties have 6-month to 2-year waitlists so are able to pre-fill units when they become available, meaning they in essence carry 0% vacancy rates.
- Occupants of market rate units are mostly professionals, oil and gas workers and working families. Affordable rentals are mostly fixed-income households and service and retail workers; one-bedroom units are popular with seniors and students. Affordable rentals offer these households protection from large rent increases that may occur when the demand for rentals exceeds supply.
- Given the tight rental market, many apartment managers do not advertise vacant units. Some properties also do not have web pages that provide information to potential renters. This makes it very difficult for those searching for homes to locate properties, particularly those who live outside of the area.

Ownership Market

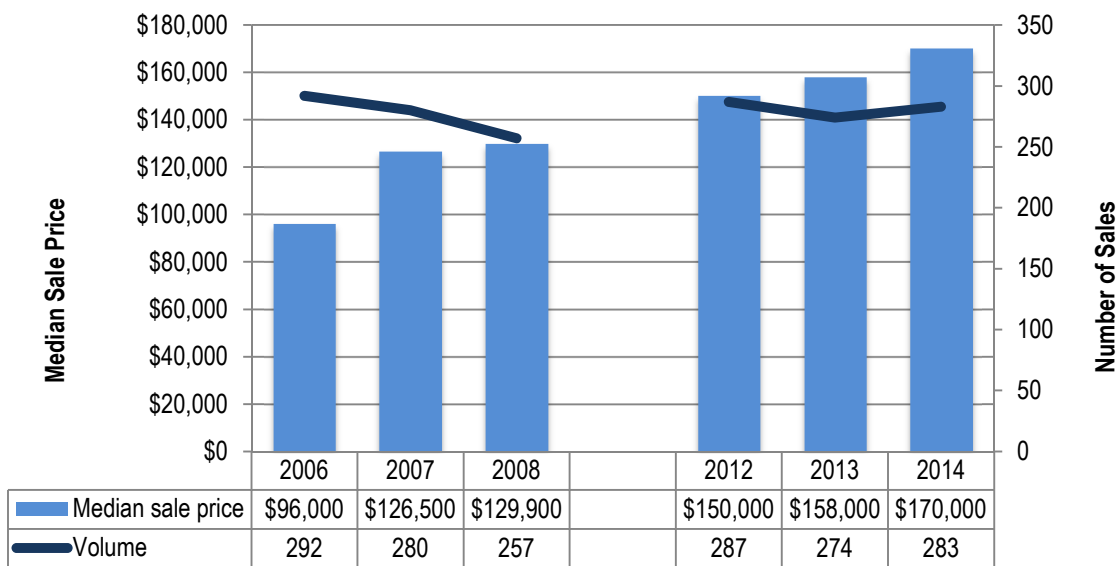
The ownership market is analyzed through a combination of MLS sales data and sales as recorded by the County Assessor. Not all homes are sold through the MLS; however, the County Assessor records sales of all properties. In 2014, about 70% of all single-

family, manufactured and townhome sales recorded by the County Assessor were sold through the MLS, with the rest sold directly through developers, owners or owner representatives. A comparison of MLS and Assessor Sales records in 2014 shows that many lower-priced properties are not sold through the MLS.

Sales and Price Trends

- Sales volume began dropping in 2007, although the median sale price continued to rise through 2008, indicating continued strong demand.
- Sales volumes are now near where they were in 2006, though not fully recovered. The median sale price, however, has risen significantly since this time. Between 2008 and 2014, the median sale price rose 31%, an average of 4.6% per year.
- Just in the past year, the median sale price increased 7.6%, from \$158,000 to \$170,000.
- Average days on the market has been decreasing, from 133 in 2012 to 112 (just under 4 months) in 2014 and 94 (less than 3 months) through April 2015.

Median Sale Price and Volume of Sales: Hobbs, 2008 - 2014



Source: MLS, Consultant team

In 2014, over 70% of homes sold for under \$200,000. These homes would be affordable for an average sized 3-person household earning 100% AMI or less (about \$50,000 per year). Comparing MLS to County Assessor sales:

- A higher percentage of homes sold for under 100% AMI in total than captured by the MLS – non-MLS sales are proportionately more affordable.
- The median sale price of all Assessor records was \$149,000. This is 12% less than the median MLS sale price.

Homes Sold by AMI Affordability: Hobbs 2014

AMI Affordability	Sale Price*	MLS		County Assessor	
		#	%	#	%
50% or less	< \$101,000	64	23%	118	29%
50.1 to 80%	\$101,000 to \$162,500	69	24%	109	27%
80.1 to 100%	\$162,501 to \$200,000	67	24%	78	19%
100.1 to 120%	\$200,001 to \$245,000	43	15%	43	11%
120.1% to 140%	\$245,001 to \$285,000	15	5%	24	6%
Over 140%	Over \$285,000	25	9%	30	7%
TOTAL	-	283	100%	402	100%
Median Sale Price		\$170,000		\$149,000	

Source: Lea County Assessor, MLS, Consultant team

*NOTE: Affordable prices are based on 2014 HUD AMI incomes, which are lower than 2015 incomes

Evaluating sales more closely:

- The majority of sales under 50% AMI are in poor, fair or average condition.¹⁰ These homes are also generally older – 1956 is the average year built. While the purchase price of these homes is lower, given the age and observed condition, they most likely require repairs, adding to the total cost of the home.
- Homes that sold for prices affordable to 80% AMI households or higher are in average or good condition. These homes are also newer, on average, than lower priced homes.

¹⁰ Conditions are assessed based on an outward observation of the units and noting any deferred maintenance.

- For new homes that were built in 2014 and sold that same year, most were in the Zia Crossing, Acoma Heights and Tanglewood Subdivisions. These homes started at about \$160,000 up to about \$270,000, most of which were affordable for households earning between 80% and 100% AMI.
- A few homes built in 2013 and 2014 were sold for prices affordable to very low income households earning just over 50% AMI. These are new homes that were provided through Habitat for Humanity.

Age and Condition of Homes Sold by AMI Affordability: Hobbs 2014

AMI Affordability	Sale Price*	Average year built	Condition
50% or less	\$101,000 or less	1956	Poor, fair or average
50.1 to 80%	\$101,001 to \$162,500	1971	Fair or average
80.1 to 100%	\$162,501 to \$200,000	1982	Average or good
100.1 to 120%	\$200,001 to \$245,000	1993	Average or good
120.1% to 140%	\$245,001 to \$285,000	1992	Average or good
Over 140%	Over \$285,000	1998	Average or good

Source: Lea County Assessor, Consultant team

*NOTE: Affordable prices are based on 2014 HUD AMI incomes, which are lower than 2015 incomes

Current Homes For Sale

Only 91 homes were listed on the MLS on May 10, 2015 – this is ten fewer homes than were listed in May 2009.

- Listings represent less than a 4-month supply of housing. An average of 23 homes sold each month last year and through April 2015. When the supply of homes drops below 6 months, it is considered a seller’s market.
- Homes priced for households earning under 50% AMI are primarily manufactured homes built prior to 1960.
- The ages of homes are divided. About 40% of homes are newer, having been built in the year 2000 or later. Another 46% of homes are over 35 years old, having been built prior to 1980. Many of these older homes need repairs or upgrades.

- Of the new homes, about 25 homes are in Zia Crossing Subdivision, ranging from \$164,000 to \$292,000 in price.
- The price of available housing is comprised of a higher percentage of properties over 120% AMI and a lower percentage under 80% AMI than were sold in 2014.

MLS Listings: Hobbs, May 10, 2015

AMI Affordability	Asking Price	#	%
<50%	\$108,000 or less	10	11%
50.1-80%	\$108,001 to \$172,000	14	15%
80.1 - 100%	\$172,001 to \$215,000	22	24%
100.1 - 120%	\$215,001 to \$258,000	15	16%
120.1 - 140%	\$258,001 to \$301,000	14	15%
Over 140%	\$301,000 or more	16	18%
TOTAL	-	91	100%

Source: MLS, Consultant team

Residential Lots for Sale

Realtors and lenders noted that the availability of residential lots is limited for buyers looking to build their own homes.

- Sixteen lots were for sale on the MLS on May 10, 2015.
- Prices ranged from \$20,000 to \$49,500 per lot, averaging about \$32,000.
- Generally, lots priced for \$35,000 or more already have utilities extended. Some lots are restricted to manufactured homes.
- It costs about \$20,000 per lot to extend utilities and infrastructure.

Mortgage Financing

Interviews with lending institutions in Hobbs indicated that:

- It is no longer particularly difficult for buyers to obtain mortgages. Qualifying standards and underwriting criteria have become more clear after an unpredictable period during the recession.
- Most local residents obtain conventional Freddie Mac/Fannie Mae mortgages with 5% to 20% down with a few obtaining FHA mortgages. Many buyers will put down more than 20%.
- Current interest rates range between 3.625% to 4.25% for a 30-year fixed mortgage, depending upon credit scores.
- The ratio of loans for purchase exceeds loans made for refinances, although refinancing is still popular. Based on HMDA data, in 2009, about 55% of originated loans were for refinancing; in 2013, 55% were for home purchases. One local lender had purchase loans increase to 77% last year.
- The average loan size is about \$140,000. Many applicants get approvals for under \$100,000, but finding properties at these prices takes patience and often lots of repairs are needed. Homes priced under \$200,000 that are in good shape typically sell fast. There has not been much activity for loans for homes priced at \$250,000 or more.
- Loan approvals have been increasing. Based on HMDA data, 55% of loans were originated in 2013 compared to 43% in 2009. Local lenders reported approving about 50% of loans last year.
- The largest impediments to loan approvals are credit scores, employment and other debt.
 - Applicants do not understand the importance of credit scores and how making late payments over time can impact them.
 - Many applicants want to use overtime to justify a higher loan. This can be done, but banks are cautious. One lender requires applicants to show a two-year average of overtime collections, that they are maintaining the average this year, and the company has to comment that the overtime is likely to continue.
 - Several applicants have co-signed loans, particularly vehicle loans, for friends or family members, reducing their qualifying amount.

Owner Needs and Challenges

Hobbs is generally a seller's market, offering little choice for buyers and, with few homes on the market, limited bargaining power. Realtors noted that buyers across the income and age spectrum have had trouble locating suitable housing.

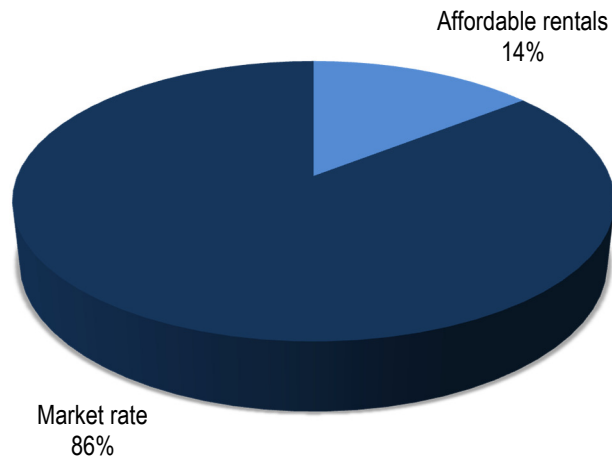
- About 90% of buyers in Hobbs work in Hobbs or the surrounding area.
- Units on the market were either built in the 1980's or earlier, or built within the last few years. Older homes that are in good shape will sell overnight. Most of the older units are livable, but have dated appliances and cabinetry that discourages younger buyers.
- Professionals are seeking newer product priced over \$300,000. When they appear, the units move fast. One \$350,000 new spec-built home with some upgrades had 2 offers within 24 hours of being listed this year.
- Seniors looking to downsize are unable to find suitable homes. Many seniors live in larger homes and desire to downsize their home and lot size and move into patio home and townhome product. Gated communities and senior facilities are wanted. Prices can range widely, from \$150,000 to \$500,000.
- Newer homes under \$200,000 are always in demand. The new Zia Crossing subdivision has hit this target and has been popular with more moderate-income workers. Several employers noted that their workers have purchased homes in this community.
- Diversity of product has been popular. New townhomes have moved quickly.
- Some concern was expressed regarding the recent influx of outside builders to the community. It was recognized that to catch up with the recent population growth, the city needed to attract outside developers with the ability to construct large-scale subdivisions – most local builders focus on custom home and small-scale development (5 to 10 units). While some variation from the typical West Texas style of home has been popular, there is some concern that continued reliance on outside builders will result in product that is not effectively varied or targeted to the local population. It was felt that establishing a local developer base with knowledge of

the community, its history and its needs would help produce desirable variation in the current housing product while not losing sight of Hobbs as a community.

Rental Market

About 47% of households in Hobbs (4,571 total) rent their homes. About 14% reside in affordable rentals with income and rent restrictions.

**Affordable and Market Rate Occupancy:
Hobbs Renters, 2015**



Source: 2015 Household Survey, Consultant team

Rents

Since 2009, the city of Hobbs completed 574 new apartment units and has 360 market rate and 132 affordable units under or pending construction. Existing newer apartment properties increased their rents between 2% to 10% and rents at older properties were flat to slightly higher – none decreased rents.

Market Rate Apartments. In 2015, market rate rental apartments generally rent for prices affordable to households earning between 80% and 120% of the AMI.

- One property that was built in the 1960's charges rents affordable to households earning 60% AMI, which is reflective of its age and condition.
- Rents average \$806 for a 1-bedroom, \$1,053 for a 2-bedroom and \$1,264 for a 3-bedroom unit.

Affordable Apartments. Affordable rentals are priced for households earning 60% AMI or below, averaging around 50% AMI.

- Affordable rentals charge \$300 per month less than market rate units on average for a 1-bedroom unit and \$600 less per month for a 3-bedroom unit.
- Rents average \$509 for a 1-bedroom, \$579 for a 2-bedroom, and \$650 for a 3-bedroom unit.
- Only one property offered 4-bedroom units (4 units total).

Apartment Occupants. Property managers noted significant differences among the occupants of affordable units and market rate units:

- Market rate properties are mostly occupied by persons in professional trades, oil and gas workers, and families.
- Affordable units are mostly occupied by fixed-income households and service and retail workers. One-bedroom units are popular with seniors and students.

Apartment Rents: Hobbs, April/May 2015

	Market Rate Rentals		Affordable Rentals	
	Rent range	Average rent	Rent range	Average rent
1-bedroom	\$540 - \$1,025	\$806	\$259 - \$660	\$509
2-bedroom	\$670 - \$1,305	\$1,053	\$306 - \$700	\$579
3-bedroom	\$750 - \$1,455	\$1,264	\$344 - \$797	\$650
4-bedroom	None	None	\$905	\$905

Source: Apartment interviews; Consultant team

Single-Family and Multi-Family Homes. About 43% of renters reside in single-family homes. Survey responses indicate that the average rent paid (\$896) is about 9% lower than market rate apartments (\$975). Property managers indicate that the condition of home rentals is not as nice as the new apartments, resulting in lower rents.

Of units available in early June, rents averaged \$900 for 1-bedroom, \$922 for 2-bedroom, \$1,517 for 3-bedroom units. The 1- and 3-bedroom units are in line with apartment rents, with 2-bedrooms averaging lower. Rents have been increasing since 2010 an average of about \$50 per year.

Vacancy Rates

The apartment vacancy rate for market rate apartments in Hobbs dropped from about 5% in 2009 to only 2% in May 2015. None of the affordable rentals were vacant. The single-family and multi-family rental market followed a similar trend. This occurred despite increasing the apartment inventory by 42% since 2009.

- All affordable apartments were fully leased in May 2015. About 8 units had recently become available, but all were pre-leased from waitlists. All properties have waitlists, ranging from 6-months to 2-years in length.
- Based on apartment manager interviews, only 22 of 1,105 total apartment units were vacant. Interviews conducted in 2009 showed a higher 5% vacancy rate. Most market rate properties had waitlists. Most properties fill units within one week; some fill within hours.
- Because units fill so quickly, many from waitlists, few apartment properties advertise their vacancies. Only two properties interviewed stated that they advertise units on Craigslist or through other printed advertising.
- A search on Craigslist and several local property management sites in early June showed only 24 single-family and multi-family rentals. One property manager stated that rentals were so tight and in such demand in the summer of 2010 that they had to time-stamp applications as they came in to adhere to their first-come-first-served policy. From 2010 through May 2015, of their 270-unit inventory, typically no more than one or two units were available at any one time, and never more than 5 at any one time (maximum 2% vacancy). The rapid development of new rentals did not adversely affect their occupancy rates.

Hobbs Apartment Vacancies: April and May 2015

Vacant Units	
Market units	2%
Affordable units	0%

Source: Interviews

Despite the low 2% vacancy rate, a couple of property managers have noted a recent slowing in the market.

- Prior to February, almost no properties were available.

- Most of the current vacancies happened within the past month. One apartment manager noted that a couple of tenants broke their leases early, which has not happened for several years.
- Another apartment manager noted that vacancies this year took more than one week to fill, which was longer than typical.
- A property manager of single-family and multi-family homes indicated that vacancies rose from near zero at the start of this year to 5-units available in May and potentially up to 24 this month – a 9% vacancy rate. Tenants are not leaving due to job loss, but because overtime hours have been cut and they must find more affordable housing. It was noted that residents commonly increase their standard of living to meet overtime pay scales, then get caught when the extra hours go away.

Turnover and Absorption

Unit turnover refers to the number of units that become vacant each year and which must then be re-leased.

- Market rate apartment managers reported that about 8% of their units, on average, turn over each year. Applied to all market rate apartments, this is about 100 apartments per year.
- Affordable unit managers reported that at most about one unit is vacated each month. A few properties only had only one or two units turn over in the past year.

Absorption refers to the time it takes to lease up units once built or vacated. Based on information from newly constructed units, filling new units has occurred rather quickly:

- White Oak/Oak Manor Villa opened its 40 units on May 15th for occupancy. It is 100% full.
- Ledgestone Apartments, has been full since it opened in August of 2013. The property pre-leased all units from hotel occupants. Phase III is to be completed in July. The waitlist for the 136 new units is currently full.

- Sorrento Apartments is still under construction. It started leasing its 112 luxury units in February 2015 and had 70 units available in May. At the current rate of leasing one unit every two days, the property will be full in 4 to 5 months.

Renter Challenges

Typically, vacancy rates around 5% suggest a relatively balanced rental market, meaning that there is sufficient supply to provide renters with a choice of product. When occupancies fall below 5% it is generally a signal that conditions are appropriate for the development of additional units. The current vacancy rate of 2% for apartment units and similar low supply of non-apartment homes represents a shortage of apartments based on this standard. Vacancy rates have been low since 2010. Vacant units can increase from 90 vacant today (2% vacancy rate) to 235 vacant (5% vacant) before surpassing the 5% vacancy level.

It was noted in 2009 that rents had risen considerably from prior years. While the addition of 574 new apartment units since then likely helped keep existing apartments from raising rents significantly, no properties interviewed had dropped their rents. In the single-family and multi-family rental market, rents increased a little each year since 2011, after a more significant rise in 2010. Along with keeping rents high, the shortage of rental units has created a market in which:

- Apartment managers do not have to advertise units. Some properties also do not have web pages that provide information to potential renters. This makes it very difficult for those searching for homes to locate properties, particularly those who live outside of the area.
- Both market rate and affordable apartment managers carry waitlists. This means that even when units become available, many are already filled.
- Apartment managers expect rental properties to rent within one week and always be almost 100% full. While this may be advantageous to the owner, it is not reflective of a healthy rental market in which households have options.
- Property managers do not need to compete for renters. This reduces the need for some properties to provide good customer service and attentive rental management. In interviews with employers it was noted that encounters with uncooperative managers and inflexible leasing policies increased the difficulty of new hires being able to find housing or being content in their rental.

Because of these difficulties and the need to attract skilled workers to the area, many employers provide housing search assistance to new hires, as discussed in more detail in Section 3 (Housing Inventory) of this report.

SECTION 5 - HOUSING PROBLEMS

This section discusses the problems residents have related to housing in Hobbs. This includes problems related to the difficulty residents have finding suitable housing, home satisfaction and condition, the ability for residents to afford rent or mortgage, overcrowding issues, and whether homes meet the needs of disabled occupants. These factors are compared among residents at different income levels, by whether resident own or rent their home, and for residents with special needs, including seniors, Spanish-speaking households, single parents, very low-income households and persons with disabilities.

Primary findings include:

- The current housing shortage is nothing new – it has been persisting for at least a decade. Both owners and renters in Hobbs have found it “very difficult” to find housing that was affordable and that met their needs for at least the past 10 years. This is true for low-income earners, as well as households earning up to 120% AMI (about \$60,000 per year). One in five households responding to the survey have someone staying with them because they cannot find housing that they can afford.
- Since 2009, overcrowding, cost-burden, the percentage of households residing in homes that are in fair or poor condition, and the percentage of renters missing rent payments 4 or more times all increased.
- Seniors face the fewest housing problems; single parent households have the hardest time finding housing, are most likely to be dissatisfied with their home, and are at highest risk of eviction or foreclosure compared to other household types.

Difficulty Finding Housing

Almost 5,500 households (44%) found it “very difficult” to find housing that was affordable and met their needs the last time that they moved. This has been a problem, on average, for about the past ten years:

- Almost one-half of households that moved into their home between 5 to 9 years ago had a very difficult time finding housing, increasing to 85% of households that moved into their home within the past year.
- Only those households that have been in their homes for 10 years or more reported little trouble finding housing (65% “not difficult”).

Difficulty Finding Housing by Years Lived in Current Home: Hobbs, 2015

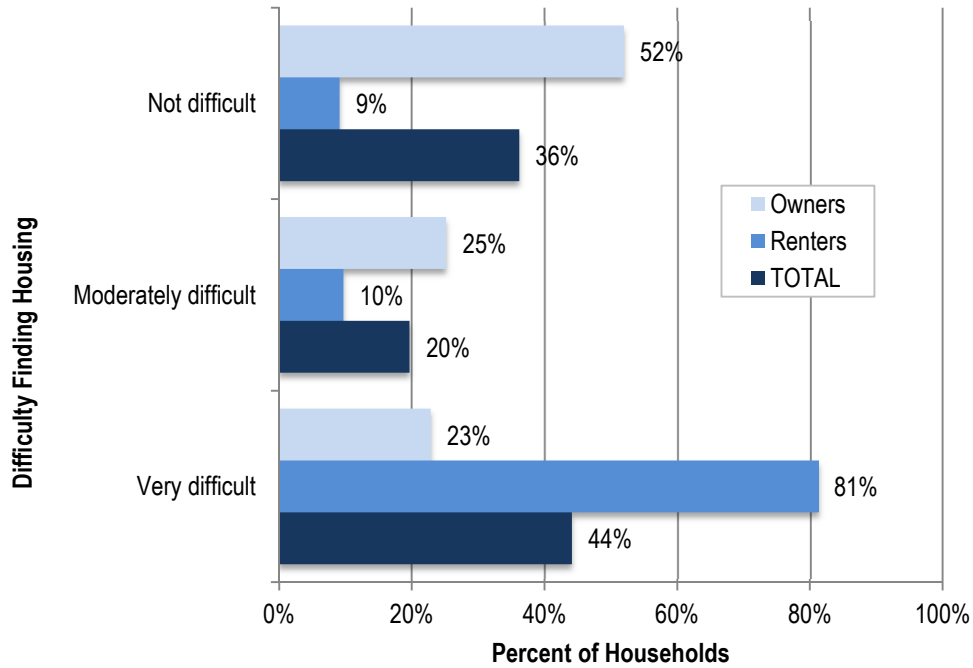
	Overall	Years Lived in Current Home			
		<1 year	1 to 4 years	5 to 9 years	10 years or more
Not difficult	36%	4%	8%	28%	65%
Moderately difficult	20%	10%	17%	23%	23%
Very difficult	44%	85%	75%	49%	12%
	100%	100%	100%	100%	100%

Source: 2015 Household Survey

Renters have had a harder time than owners:

- About 81% of renters (3,700 households) had a “very difficult” time finding housing last time they moved.
- Only 23% of owners (1,800 total) had a very difficult time finding their last home. This varies significantly by the amount of time the property has been owned. Owners that bought their home within the last 10 years had a much more difficult time (45% very difficult) finding housing than owners that have been in their homes for over 10 years (10% very difficult). This shows that the ownership market has also been limited for a long period of time.

Difficulty Finding Housing by Own/Rent: Hobbs, 2015



Source: 2015 Household Survey

- Households need to earn 120% or more of the AMI before the ability to find suitable, affordable housing becomes less difficult. Still, even one-third of higher income households had a “very difficult” time.

Difficulty Finding Housing Last Time Moved: Hobbs, 2015

	AMI			
	≤50%	50.1% - 80%	80.1% -120%	>120%
Not Difficult	46%	30%	24%	37%
Moderately Difficult	6%	17%	21%	29%
Very Difficult	48%	53%	55%	33%
	100%	100%	100%	100%

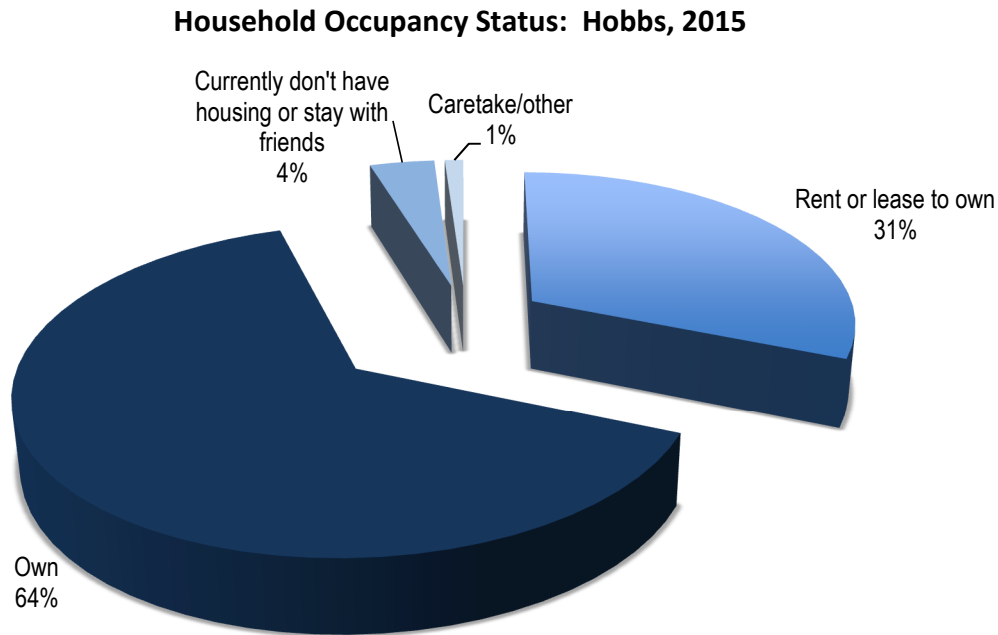
Source: 2015 Household Survey

Persons without a Place of Their Own

The difficulty finding housing increases the incidence of persons staying with others because they cannot find a place to live.

- The survey asked respondents to identify whether they “currently don’t have housing or stay with friends.” About 4% of respondents (460 households) fall

into this category. These households are searching for homes of their own in Hobbs.



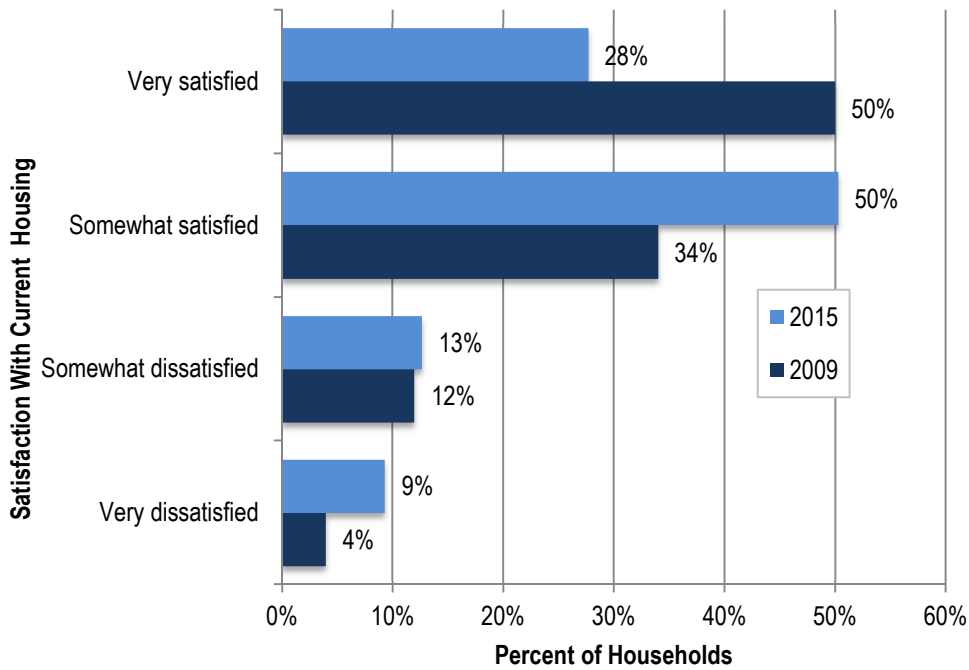
Source: 2015 Household Survey

- One in five households report having at least one person temporarily staying with them because they cannot find a place to live. This equates to about 2,400 households in Hobbs. Some, but not all, of these temporary residents would be searching for their own homes in Hobbs.

Housing Satisfaction and Condition

About 78% of households are somewhat or very satisfied with their housing; although the percentage that are “very satisfied” declined significantly since 2009. Most of this decline is due to fewer owners reporting being “very satisfied.” The rise in the percentage of “very dissatisfied” households in 2015 was primarily due to renters reporting more dissatisfaction with their homes than in 2009.

Satisfaction with Current Residence: Hobbs 2009 and 2015



Source: 2015 Household Survey

Approximately 1,900 households (16%) live in homes that they consider to be in fair or poor condition. This increased from 11% in 2009.

- Very low income households (under 50% AMI) are most likely to rate their housing as fair or poor (32%). The condition of these homes was rated just above average.
- Between 22% to 24% of low- through upper-income households (50% to 120% AMI) are in fair or poor housing.
- Renters are over five times as likely as owners to indicate their housing is in fair or poor condition (32% compared with 6%).

General Condition of Homes: Hobbs, 2015

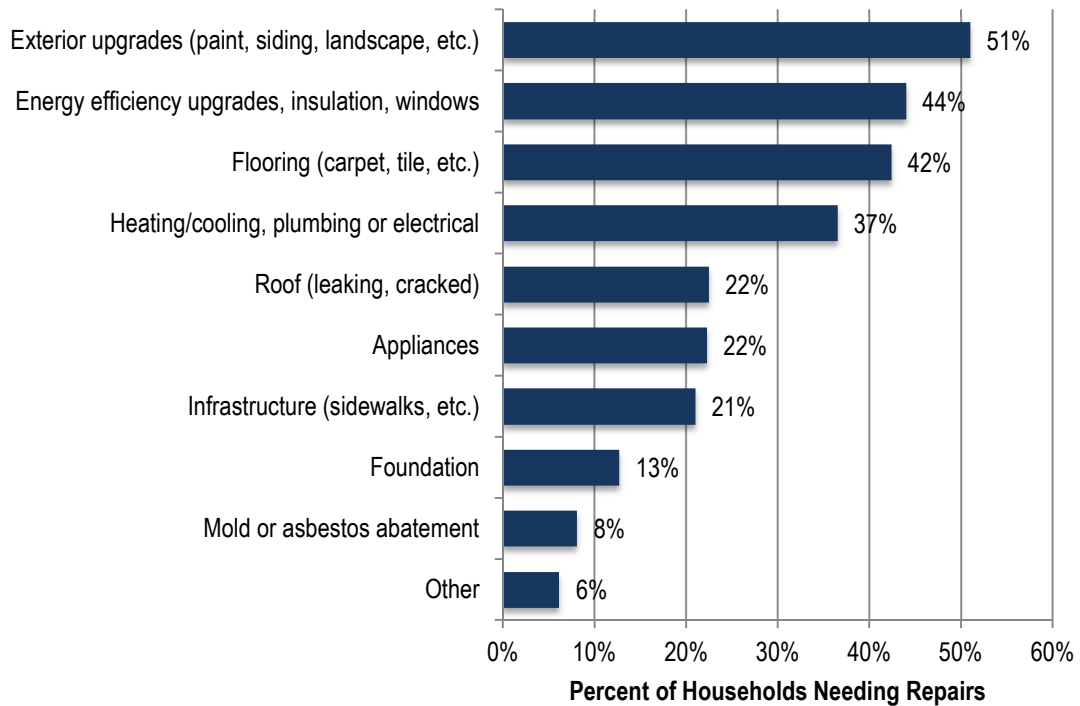
	AMI				
	Overall	≤50%	50.1% - 80%	80.1% -120%	>120%
1=Poor	6%	12%	8%	2%	1%
2	10%	20%	14%	12%	7%
3=Average	37%	51%	40%	52%	27%
4	31%	12%	31%	21%	44%
5=Excellent	16%	6%	8%	13%	21%
Total %	100%	100%	100%	100%	100%
Average	3.4	2.8	3.2	3.3	3.8

Source: 2015 Household Survey

The condition of homes is the most direct indication of the need for repair, rehabilitation or replacement.

- The need for exterior upgrades was cited by 51% of households needing repairs. Except for exterior upgrades, renters were more likely than owners to report that all repairs were needed.
- The most common repairs cited by owners included exterior upgrades (54%), energy efficiency upgrades (40%) and flooring (carpet, tile, etc.) (40%).
- Renters were most likely to report that energy efficiency (50%), heating/cooling, plumbing or electrical (49%) and exterior upgrades (46%) were needed.

Types of Repairs Needed: Hobbs, 2015



Source: 2015 Housing Survey

NOTE: Multiple response question; total exceeds 100%

Overcrowding

Residents who are not willing to tolerate living in overcrowded conditions often leave their jobs and the community.

- About 1,800 households (15%) are overcrowded in Hobbs (defined as more than 1.5 persons per bedroom). This is up slightly from 2009 (12%).
- The same percentage of owners reported overcrowded homes (8%), but overcrowded renter households increased from 22% in 2009 to 30% in 2015.

Overcrowding by Household Composition: Hobbs, 2015

	% Overcrowded
Own	8%
Rent	30%
Spanish-speaking households	27%
Households with children	26%

Source: 2015 Housing Survey

Cost-Burden

Households that pay more than 30% of their income for rent or mortgage are defined as cost-burdened by their housing payment. When this occurs, households may have difficulty affording groceries, health care, transportation, clothing and other necessities.

About 2,800 households in Hobbs (22%) are cost-burdened. This has been slightly increasing since 2007. Renters are more than twice as likely to be cost burdened (35%) as owners (15%).

Percentage of Cost-Burdened Households

	Owners	Renters	Total
2013	15.4%	34.6%	22.3%
2010	15.2%	34.0%	21.2%
2007	13.8%	27.4%	18.4%

Source: 3-year ACS data for 2007, 2010 and 2013

Cost-burden increases with decreasing income. Over one-half of very-low-income households (<50% AMI) are cost-burdened. This declines to 14% for households earning moderate to middle incomes and 5% for households earning over 100% AMI.

Percent of Cost-Burdened Households by AMI

AMI Range	% Cost-Burdened
<50% AMI	57%
50.1-80%	29%
80.1-100%	14%
100% or more	5%

Source: CHAS 2008-2012

Adding in utilities and car payments increases the stress on these households to pay bills. Utilities average between \$250 and \$300 per month regardless of whether households own or rent and regardless of their level of income. In Hobbs, car payments may exceed housing rent or mortgage payments for some households.

**Average Monthly Housing, Utility and Car Payments:
Hobbs, 2015**

	Owners	Renters
Average rent or mortgage	\$930	\$852
Average utilities	\$316	\$254
% with car payment	53%	52%
Average car payment	\$748	\$546

Source: 2015 Household Survey

Housing Instability

Households that are consistently late with their housing payment are potentially at risk for displacement from their home. As shown below:

- About 11% of renters reported being late with their housing payment more than 4 times over the past couple of years and 26% were late between 1 and 3 times. This is higher than reported in 2009. When tight rental markets cause rents to rise faster than incomes, non-payment or partial-payment becomes more common.
- For owners, about 5% reported being late with their housing payment more than 4 times over the past couple of years and 10% were late between 1 and 3 times. This showed little change since 2009.

**Number of Times Late with
Housing Payment over Last Two Years**

	Own	Rent	Overall
Never	85%	63%	74%
1 - 3 times	10%	26%	18%
4 or more times	5%	11%	8%
Total	100%	100%	100%

Source: 2015 Household Survey

Based on current missed payments, about 4% of owners (290 total) and 11% of renters (500 total) feel that they are at risk of eviction or foreclosure.

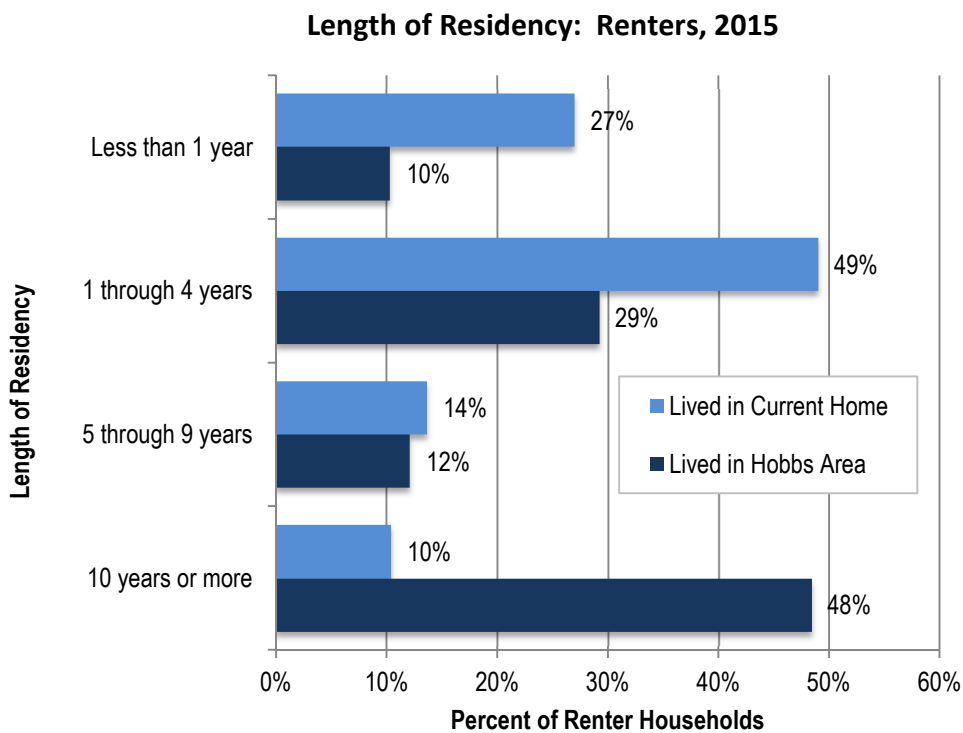
Households Currently Facing Eviction or Foreclosure

Own	Rent	Overall
4%	11%	7%

Source: 2015 Household Survey

Comparing the length of current home occupancy with the length of residency in the Hobbs area, it is also apparent that renters have a hard time finding stable housing in the community. As shown below:

- About 48% of renters have lived in the Hobbs area for 10 or more years. Only 10% have been in their current home for that long.
- Most renters have moved within the past five years (76%) – 27% moving within the past year.



Source: 2015 Household Survey

Accommodating Persons with Disabilities

About 18% of households reported having a resident with a physical disability on the 2015 survey, many of which are seniors. Of those, 28% live in housing that does not accommodate their disability. This equates to about 600 households that live in housing unsuited to their disability.

Based on survey comments, the most common problems are:

- Non-wheel chair accessible entry-ways or bathrooms;
- Stairs, either within or accessing units; and
- Old flooring and carpet impeding movement.

Special Needs Households Compared

The table below compares various housing problems and conditions by household types with special needs. This includes households with seniors, single-parent households, Spanish-speaking households, households with a disability and very-low-income households.

- Seniors face the fewest housing problems. Overcrowding is not an issue, very few households indicate their home is in below average condition, none have missed housing payments four or more times and only 10% are dissatisfied with their home. About 4%, however, report they may be at risk of eviction or foreclosure. Most seniors (88%) own their homes.
- Very low income households are most likely to be overcrowded, be dissatisfied with their home and be in homes in below average condition. Next to seniors, these households are at the lowest risk of losing their homes to eviction/foreclosure or multiple missed payments. About one-half of these households rent, 40% of which reside in income- or rent-restricted rentals. Affordable units are necessary given their very low incomes (median income of \$15,400 per year).
- Spanish-speaking households report the highest median income (\$70,820), primarily due to dominant employment in the oil and gas industry. They also pay lower rents than single-parent households which earn 33% less income. Despite this, these households experience high overcrowding and 14% have been late on their housing payments at least 4 times. Many are dissatisfied with their home (25%) and 19% of homes are in below average condition.
- Single-parent households have the highest percentage of renters (65%). They are also most likely to be dissatisfied with their home and are at highest risk of eviction or foreclosure. These households have the hardest time finding housing – 75% reporting that it was very difficult to find suitable and affordable housing the last time they moved. Very few live in income- or rent-restricted rentals (7%).

- Persons with disabilities earn the second lowest incomes (\$40,270 median) and about 16% are at risk of foreclosure or eviction, second to single-parent households. These households otherwise are moderately affected by all housing problems compared to other household categories.

Housing Problems and Conditions Compared: Special Needs Households

	Household with Seniors	Single Parent	Spanish-speaking	With a Disability	Very Low Income (<50% AMI)
# households (2015)	2,700	1,700	3,500	2,380	3,000
% total households (2015)	22%	14%	28%	19%	24%
% Own	88%	35%	62%	56%	50%
% Rent	12%	65%	38%	44%	50%
Rental has income or rent restrictions	-	7%	14%	19%	40%
Very difficult to find housing	19%	75%	43%	45%	48%
% overcrowded	4%	23%	27%	19%	28%
Dissatisfied with home	10%	33%	25%	27%	30%
Home is in below average condition	2%	30%	19%	24%	32%
Been late on housing payments 4 or more times	0%	19%	14%	18%	10%
Facing eviction/foreclosure	4%	22%	8%	16%	7%
Average monthly rent/mortgage	\$740	\$864	\$801	\$644	\$487
Average monthly utilities	\$281	\$270	\$318	\$316	\$284
Median yearly household income	\$50,000	\$53,000	\$70,820	\$40,270	\$15,400

Source: 2015 Household survey, 2013 3-year ACS, Consultant team

NOTE: These categories are not mutually exclusive. Some single parent households may also be Spanish speaking, for example. A portion of each category is within the very-low-income category.

SECTION 6 – HOUSING NEEDS, GAPS AND PREFERENCES

This section of the report estimates the total number of housing units needed to support job growth, sustain employers and meet resident needs in Hobbs through 2020.

The need for additional workforce housing in Hobbs is divided into two categories:

- **Catch Up (existing need)**, which includes the immediate need for additional units to house residents who are searching for homes of their own and workers to fill unfilled jobs. Additional considerations, including demand from in-commuters, residents in hotel rooms, over-crowded units and increasing the rental supply to a more balanced 5% vacancy level are also discussed.
- **Keep Up (future need)**, which includes housing needs generated by job growth and jobs vacated by retiring workers through 2020.

In summary, approximately 1,290 to 2,200 units will need to be built or preserved for the workforce through 2020, or an average of about 260 to 440 units per year. This includes units affordable to households at all income ranges, from very low income (below 60% AMI) through upper incomes (over 120% AMI).

With the current uncertainty with respect to oil prices and its potential effect on jobs, a range of low/conservative estimates and high/aggressive projections is provided over a five-year horizon.¹¹ Monitoring job growth over time and comparing the actual rates of growth to those used in these forecasts should be done to target the need within the range provided.

¹¹ The high/aggressive projections project that job growth will occur at the same rate than it did for the 5-year period from October 2008 through October 2013 – a period experiencing a so-far similar drop in oil prices (down to \$39.09 by Dec. 2010) and a near term 15% drop in jobs, followed by job growth and recovery.

Catch-Up (Existing Need)

About 1,250 housing units are needed to meet the current needs of workers to fill vacant jobs and of residents currently living with others due to a lack of housing. Although there are additional sources of housing demand, these categories present the most immediate need.

	Housing Units Needed
Catch-Up Needs	1,250
Unfilled jobs	750
Residents staying with others	500

Unfilled Jobs

Currently about 4.8% of jobs (1,400 total) are unfilled. Providing housing to help employers fill vacant positions will increase the pool of labor force living in the community and help employers retain new hires. Assuming 20% of workers filling these jobs will commute in from other areas (consistent with the present workforce), local workers are needed to fill about 1,100 of these jobs. With an average of 1.5 workers per household, this equates to about 750 housing units.

Residents Staying with Others

Residents of Hobbs that do not have housing of their own comprise about 4% of households. This includes persons staying with friends or family while searching for housing. Some employers also house new hires in their spare bedrooms while they search for housing. To accommodate these residents into their own homes, an additional 500 housing units are needed.

Additional Demand and Considerations

Additional demand will come from in-commuters, residents in hotel rooms, and over-crowded units. Units built to accommodate workers needed to fill job vacancies and to house residents without a home of their own will address part of each of these categories. The extent to which the city prefers to address any of the below categories as a whole is largely a policy decision, which the information below can help inform.

The number of units needed to increase the current 2% rental vacancy rate to a more balanced 5% vacancy rate is also discussed. It is possible that this will occur through a natural market shift in the near term, at least until oil and gas prices and activity picks up again.

Overcrowded Households (550 units)

Overcrowding can only be addressed by building additional housing units. About 15% of households (1,800 total) experience overcrowding (defined as more than 1.5 persons per bedroom). This is up slightly from 12% in 2009. Providing units for about 30% of these households (550 total) will help alleviate unwanted overcrowding while also factoring in cost consciousness and cultural factors.

Persons that are staying with friends and family, presented above, comprise a portion of this category – some households housing extra persons are overcrowded. Addressing this need will also address some overcrowded households.

Hotel Residents (1,000 resident-occupied rooms)

Interviews of hotels comprising 900 rooms in the city indicated that about 65% (600 total rooms) are occupied by residents working in Hobbs. Applied to the 1,944 rooms in the City, an estimated 1,000 to 1,200 rooms are occupied by resident workers. None of the hotels that were interviewed expected that the number of resident-occupied rooms would decrease in the near future.

Not all hotel occupants are candidates for permanent housing in Hobbs. Many reside in Hobbs during the workweek, then travel home on the weekends. Many are contract workers and temporary workers in the city. Hotels are generally serving as man camps in the city.

Only a portion of the 1,000 residents occupying hotel rooms would be candidates for permanent housing in Hobbs. This population should be recognized as a potential additional source of demand for housing in Hobbs.

In-Commuters (725 units)

Currently about 5,400 workers commute into Hobbs for employment – this is up from about 4,000 in 2009. Some of the housing units built to bring workers to Hobbs to help

fill unfilled jobs, presented above, will capture part of this demand from in-commuters. The extent to which the city wants to address more of this group is largely a policy decision. In-commuters are currently housed in other communities, although a portion would prefer to live in Hobbs. The Household Survey conducted for the 2009 Housing Needs Assessment estimated that about 20% of in-commuters would prefer to live in Hobbs.

Rental Housing Supply (140 more vacant units)

According to an industry rule of thumb, a rental market is considered to be in balance when the vacancy rate is around 5%. If the rate is below 5% or trending downward, it is generally a signal that more rental units should be developed.

The current vacancy rate of 2% in Hobbs represents a shortage of rental units based on this standard. Applied to all rental housing, this means that about 90 units are vacant. At a 5% vacancy rate, 230 units would be vacant. There is a deficit of 140 vacant rentals.

To return to a balanced rental market, where rents would stabilize and a sufficient number of units would enable movement within the market, approximately 140 additional vacant rental units are now needed. This may be taken care of in the near term if the recent rise in vacancies continues.

Keep-Up (Future Need)

Between 1,020 and 1,930 housing units are needed to meet the future needs of workers filling both new jobs and jobs vacated by retirees.

Retiree Replacement

About 17% of working households have at least one worker that will retire within the next 5 years – 1,800 workers total. The new employees who are needed to fill the positions vacated by the retiring employees will generate a need for additional housing units.

About 23% of those retiring expect to move out of Lea County and another 20% were unsure. If retirees vacate their homes, then this housing will be available for new workers filling retirees' jobs.

Assuming that 43% of retirees vacate their homes after retirement (the 23% that stated they will leave Lea County and the 20% that were unsure), this means that about 770 housing units would become available to accommodate some of the new workers needed to fill their jobs. This fills only part of the need. An additional 430 units will be needed to house the remaining workers that will be filling retirees' jobs.

**Estimate of Housing Needed to
Fill Jobs Vacated by Retirees, 2009 - 2015**

Total retiring workers	1,800
Retirees vacating their homes (43%)	770
New workers needed to fill jobs	1,800
Number of workers per household	1.5
Total housing units needed	1,200
New housing needed (1,200 – 770)	430

Source: 2015 Household Survey, Consultant team
*differences due to rounding

Job Growth

Between 590 and 1,500 additional housing units will be needed by employees filling new jobs over the next five years. This range depends upon whether job growth proceeds at a slow growth rate of 0.6% per year (adding 880 new jobs over five years) or if it is nearer to the growth experienced between 2008 and 2013 (adding 2,260 jobs over five years).

Depending upon the depth and length of the recent decline in oil prices and its effect on jobs, the projection of future need based on job growth in Hobbs may vary from the estimates provided. This estimate should be updated as actual job growth is known.¹²

¹² This is important because, for example, job growth occurred at a much faster rate between 2009 and 2015 than estimated in the 2009 Housing Needs Assessment. Almost 3,000 more jobs were added than were forecasted. While the city did a great job approving development of about 1,800 units since that study, because job growth was so extensive, more development could have been accommodated. The 1,800 new units allowed the city to keep up with the growth that occurred during that period, but the catch-up needs still remain.

Estimate of Housing Needed to Fill New Jobs, 2015 – 2020

	Low (0.6% growth)	High (1.5% growth)
Increase in Jobs through 2020	880	2,260
Jobs per Employee	1.0	1.0
New Employees Needed	880	2,260
Employees/Housing Unit	1.5	1.5
New housing needed	590	1,500

Sources: Household Survey, Consultant team

Total Housing Needs

In total, between about 1,290 to 2,200 units will be needed to address catch-up and keep-up needs by 2020. This represents all housing needed at all income levels and price ranges, not just affordable housing for low- and moderate-income households.

5-Year Housing Need by Type of Need

Catch-Up Needs	+	Keep-Up Needs	-	Current/Pending Development	=	Total Need by 2020
1,250		1,020 to 1,930		980		1,290 to 2,200

*Differences are due to rounding

These estimates take into account the 980 units that are under or pending construction and presently available for sale through the MLS, which are described in detail in the Housing Inventory and Housing Market sections of this report, respectively.

Needs by Own/Rent and AMI

Based on the characteristics of households that will be filling these new homes, including existing residents and new employees moving into Hobbs, it is estimated that about 63% of new units built should be for ownership, which is the current proportion of homeownership in the city. This was derived from a combination of the below:

- Existing renters want to purchase homes – about 32% of renters (1,470 households) indicated a desire to move into ownership;

- Existing owners want to purchase a new or different home – about 10% of owners (750 households) want to purchase a smaller or larger home or live in a different location in the city;
- New residents to Hobbs disproportionately rent their homes – about 64% who moved to Hobbs within the past 5 years; and
- About 4% of residents (500 total) do not currently have housing of their own, most of which are candidates for rentals.

Regarding unit price points, there is unmet need for housing at all price points in the city.

- Rentals need to be provided at the mix of incomes of current renter households in the city. This is because the incomes of renters needing housing are about the same as renters that are currently living in the city.
- New homes for ownership will need to be provided for a higher proportion of households earning 100% AMI or below than presently reside in the city. This is because about 50% of households looking to buy homes (both existing residents and new residents) will earn under 100% AMI. Only 40% of current owners in the city earn under 100% AMI.

Based on unit type and income estimates:

- Between 280 and 620 rental units will be needed. About 35% to 40% will need to be affordable for households earning under 60% AMI. Free market units are largely priced over 80% AMI. Units affordable for households earning between 60 and 80% AMI are in short supply; however, if the rental market softens and/or vacancy rates are permitted to be a more balanced 5%, price points may come down to fill in some of this gap. Units priced below 60% AMI will likely still need to be subsidized through LIHTC or other financing.
- Between 1,010 and 1,580 ownership units are needed. The market will provide homes priced over 120% and, to some extent, down to 100% AMI. Homes affordable to households earning from 80% up to 100% AMI are being constructed in some new subdivisions, which city infrastructure subsidies help facilitate. Units priced below 60% will not occur without substantial subsidies or

through programs such as Habitat for Humanity. Even if these lower priced units can be constructed, problems such as poor credit, unstable employment, high debt and meeting down payment requirements make it difficult for these households to be able to purchase homes.

5-Year Rental Housing Needs by AMI (2015 to 2020)

AMI	Max Rent Payment	# of Units Needed Now	# of Units Needed by 2015	Pending Development	Total Rental Gap*
60% or less	\$777	160	130 to 245	183	105 to 220
60.1-80%	\$1,036	55	45 to 85	13	85 to 125
80.1-100%	\$1,294	50	40 to 75	36	50 to 85
Over 100%	Over \$1,294	200	165 to 310	324	40 to 185
TOTAL	-	460	380 to 710	556*	280 to 620

*Pending development includes market rate and affordable rental projects that are approved and under development plus the pending Chelsea affordable housing project downtown.

5-Year Homeownership Housing Needs by AMI (2015 to 2020)

AMI	Max Purchase Price	# of Units Needed Now	# of Units Needed by 2015	MLS and Pending Development	Total Ownership Gap*
60% or less	\$129,064	100	80 to 155	11	170 to 245
60.1-80%	\$172,167	65	50 to 100	35	80 to 130
80.1-100%	\$215,107	110	90 to 170	109	90 to 170
100.1-120%	\$258,128	80	65 to 125	102	45 to 105
Over 120%	Over \$258,128	435	350 to 670	171	615 to 935
TOTAL	-	790	640 to 1220	427	1,010 to 1,580

*Distribution by AMI reflects households' ability to pay based on incomes, not households' willingness to pay.

This methodology does not take into account household preferences at various income levels. For example:

- Even though a household earning over 120% AMI can afford to purchase a \$250,000 home, this does not mean that it would choose to do so. As is noted in the "Resident Preferences" section below, many households said they would be willing to pay less than their household income indicated they could afford. Location, product type and amenities will also play a large role. If a larger number of units priced between 80% and 120% AMI were built than shown above, it is likely the market will absorb them.

- Also, typically when renters earn above 60% to 80% AMI, they are often looking to purchase a home. If homeownership opportunities are created for households with incomes in the 80% to 120% AMI range, the demand for moderate- and middle-income rentals will decrease.

Resident Preferences

About 3,000 resident households want to move into different homes in the city of Hobbs within the next 5 years. This includes 2,250 renters and 780 owners. Most of the for-sale housing produced to meet housing needs will be purchased by these existing residents, whereas most of the newly hired employees (about 64%) will initially rent. As resident households vacate existing units, whether rental or ownership, these homes become available for other households to occupy. Therefore, resident demand for different housing units does not affect the total number of units needed in Hobbs as much as it impacts the type of housing product to build.

To meet resident demand, it is important to understand the needs of residents as they either look to rent a new home, move from renting into ownership, or step up or down in ownership housing based on household status and changing incomes. A primary component of building housing to meet community needs should be to provide this mobility – providing housing options for existing and new resident households at each life stage. The more that households are able to find local housing that meets their changing needs over time, the more likely they are to remain contributing members to the community.

Want to Buy (Renters and Owners)

Of the 3,000 households looking to move into a different home in Hobbs over the next five years:

- 50% of renters (2,250 total) and 10% of owners (780 total) want to move.
- Almost all owners want to purchase a different home.
- About 18% of renters are looking to rent a different home and the rest want to buy.

Households that Want to Move to a Different Home in Hobbs in the Next 5 Years

	Own	Rent
TOTAL that want to move	780	2,250
Want to rent:	30	800
Want to buy:	750	1,450

Source: 2015 Household survey

- Couples with children comprise one-third of households looking to move; buying is their preference.
- About 24% are single parents with children. These households often have difficulty purchasing or finding suitable rental housing they can afford.
- About 19% are persons from currently shared household situations (roommates and/or other family members).

Household Type: Households that Want To Move

TOTAL	3,000
Couple with child(ren)	33%
Single parent with child(ren)	24%
Adult living alone	12%
Couple, no child(ren)	12%
Unrelated roommates	7%
Family members and unrelated roommates	5%
Immediate and extended family members	7%

Source: 2015 Household survey

- The largest percentage of renters (67%) want to move to find a more permanent living situation.
- Owners are interested in a larger home (28%), living nearer town (28%) or a smaller home (16%).

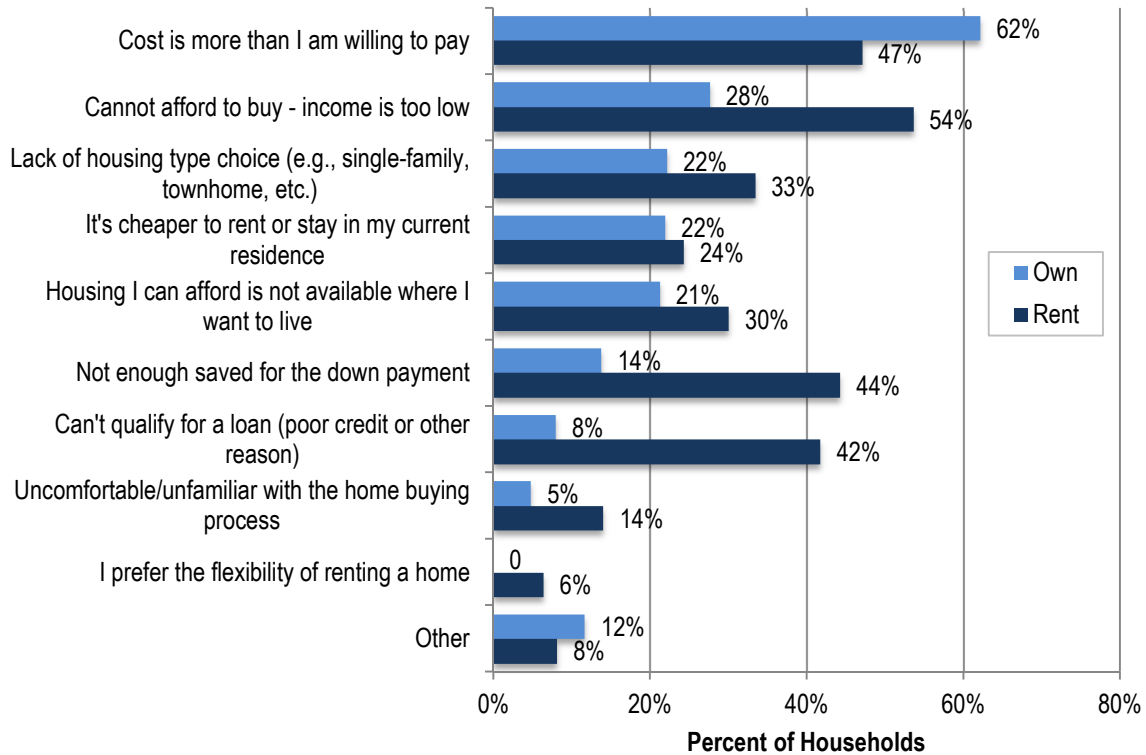
Why do you want to move?

	Own	Rent
Larger or more expensive home	28%	11%
Smaller or less expensive home	16%	20%
Live nearer town	28%	13%
Live in more rural area	19%	6%
Find a more permanent living situation	27%	67%
Be closer to work	5%	8%

Source: 2015 Household survey

- Both owners and renters selected the overall cost of purchasing a home and an unwillingness to pay the high cost as the primary reason they have not yet bought a new or different home.
- Lack of housing choice was also a concern for both owners (22%) and renters (33%).
- Renters have more difficulty than owners in saving for the down payment (44%) or qualifying for a loan (42%).
- Cost of housing, price of moving and lack of selection were the focus of the “other” comments. Lack of selection concerns included the quality of homes available at various price points, the lack of available lots to develop on, and the low availability of higher-priced homes on acreage (\$400,000 to \$600,000).

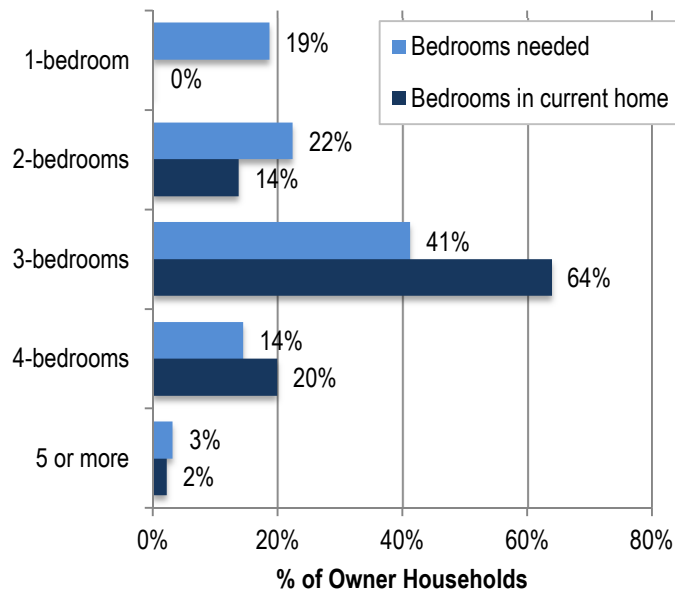
Why Have You Not Bought a New or Different Home?



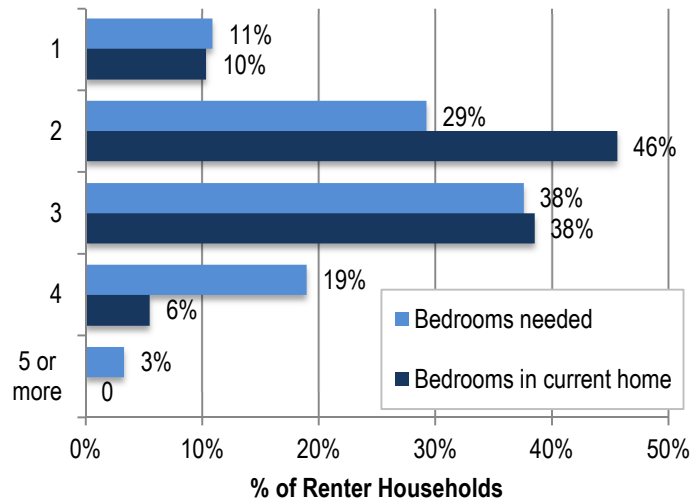
Source: 2015 Household survey

- Owners on average report having 3.1 bedrooms in their home, but only needing 2.6. Many can downsize to 1-bedroom and 2-bedroom homes from 3-bedrooms and larger.
- While a higher percentage of renters report wanting a “smaller or less expensive home,” they currently occupy homes with 2.4 bedrooms on average, but report needing a home with 2.7 bedrooms on average. Price is a large factor for these households.

Bedrooms Occupied and Needed: Owners



Bedrooms Occupied and Needed: Renters



- One-story single-family homes are the most preferred product.
- About 41% would consider a manufactured home.
- About 27% would consider a townhome/duplex.
- Seven percent (200 households) would consider a home in a retirement community.

Type of Housing Preferred

Unit Type	% Households
Single-family (one story)	92%
Single-family (multi-story)	48%
Manufactured home	41%
Townhome/duplex	27%
Apartment	19%
Condominium	12%
Home in retirement community	7%

Source: 2015 Household survey
Multiple selection response; adds to over 100%.

- Households looking to buy a home earn a median income of \$75,000. This is about 100% AMI for a 3-person household.
- Households looking to rent earn a median income of \$27,000 (about 55% AMI for a 3-person household).

Owners and Renters Looking to Move by AMI: 2015

AMI Range	Want to buy	Want to rent
30% or less AMI	6%	41%
30.1 - 60%	8%	17%
60.1 - 80%	7%	11%
80.1 - 120%	21%	18%
Over 120%	64%	23%
Total #	2,200	830
Median Income	\$75,000 (140%+ AMI)	\$27,000 (55% AMI)

Source: 2015 Household survey

- Owners are willing to pay less on average for housing than their incomes indicate they can afford. The majority of owners looking to move could afford to pay over \$250,000 per home on average, yet 50% are willing to pay less than \$200,000.

- Renters are willing to pay \$133,000 on average, which would be affordable to a 3-person household earning just over 60% AMI. Most of these households could afford a home priced nearer \$150,000 up to \$200,000.
- Factoring into these lower willingness-to-pay price points could be the high average monthly car payments that near 50% of owner and renter households have. Car payments average \$550 for renters and \$750 for owners.

Amount Willing to Pay to Purchase Home: 2015

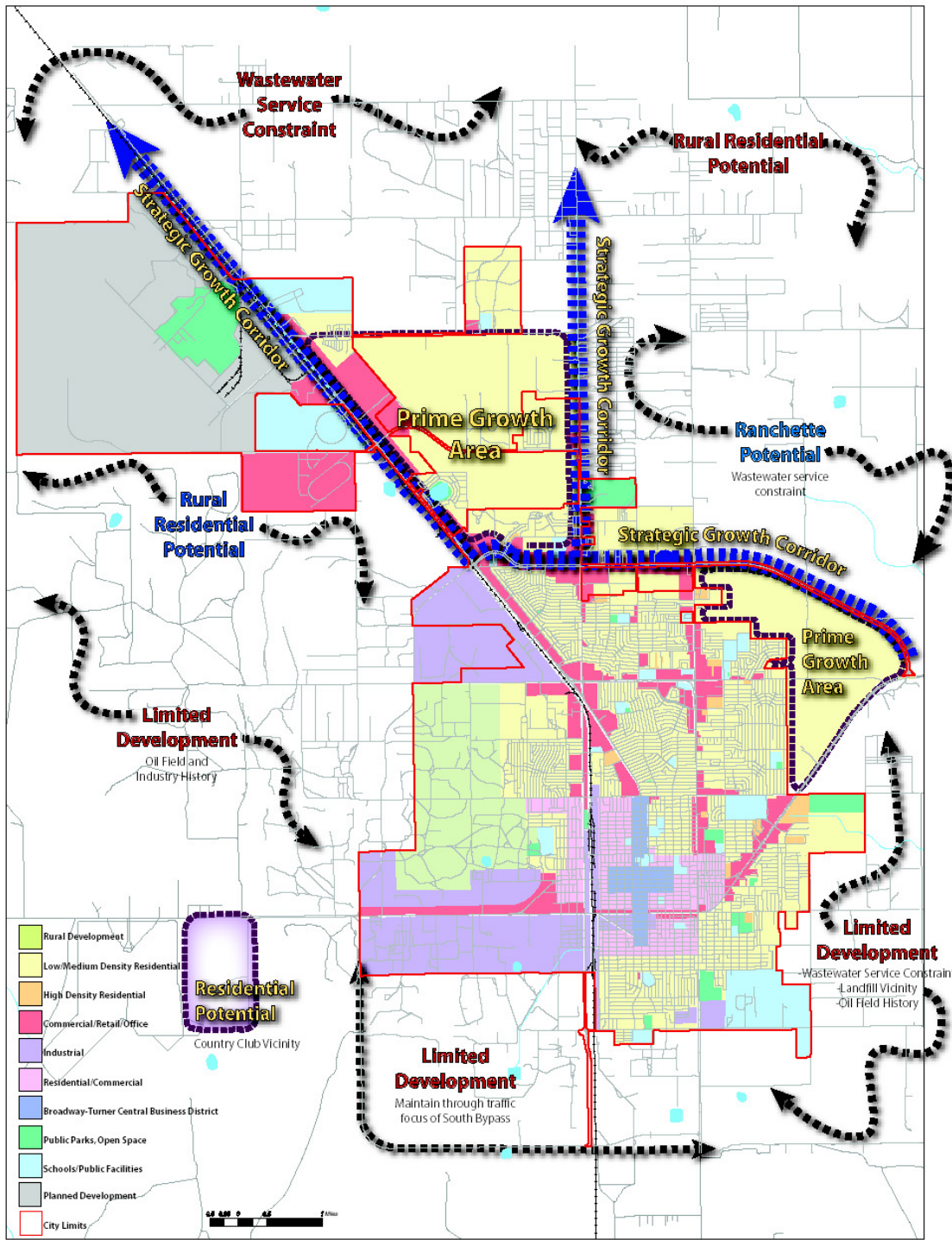
AMI Range	Owners	Renters
\$99,999 or less	10%	13%
\$100 - \$149,999	21%	46%
\$150 - \$199,999	19%	27%
\$200 - \$249,999	17%	10%
\$250,000 or more	33%	4%
Total #	750	1,450
Average	\$199,000	\$133,000
% with car payment	53%	52%
Average car payment	\$748	\$546

Source: 2015 Household Survey

SECTION 7 – LAND USE AND POLICY REVIEW

A brief review of land use and policy is provided below, but should be reviewed within the context of the City of Hobbs Comprehensive Community Development Plan. This plan further defines and offers guidance in potential and desired land uses within the planning area, which is summarized by the below urban growth map. The map provides an overview of potential development constraints, as well as target growth areas. This map was the result of a well thought-out public process and will be revisited with each update to the greater Comprehensive Plan and shows, in general, that:

- Development constraints exist south and west of town from existing oil field use and infrastructure, wastewater limitations, and landfill needs.
- Most of the residential development can occur north of the city.
- Two prime growth areas are identified. One is located north along the Lovington Highway corridor and up Grimes and Dal Paso toward College Lane, Kansas and Alabama. The other is northeast of the city in the vicinity of the Navajo corridor.



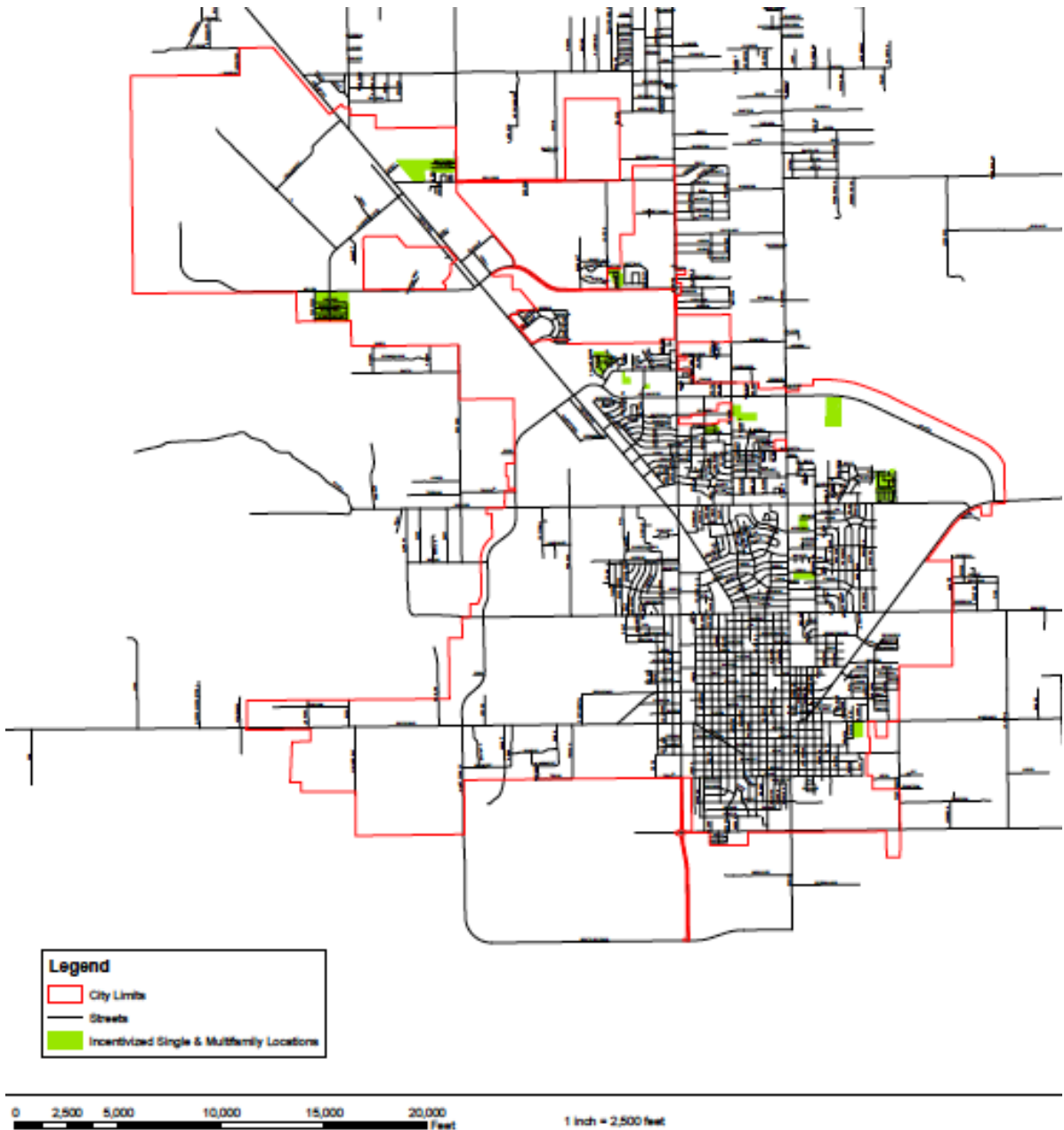
Urban Growth Map



Recent Residential Development

Residential development supported by the city's infrastructure reimbursement program between 2009 and June 2015 is shown in the below map. Development has occurred in and near downtown and in more rural northern areas of the city, with the majority occurring north of Bender Boulevard.

Incentivized Single Family and Multi-Family Development: 2009 to June 2015



Source: City of Hobbs Planning Department

Vacant Land Inventory

Hobbs is not land poor. Opportunities exist throughout and near the city for residential development. There is potential for both planned subdivisions and smaller infill developments. The majority of the larger undeveloped tracts of land are around the outskirts of town. Not all are suitable for residential development given environmental, topographic or infrastructure limitations.

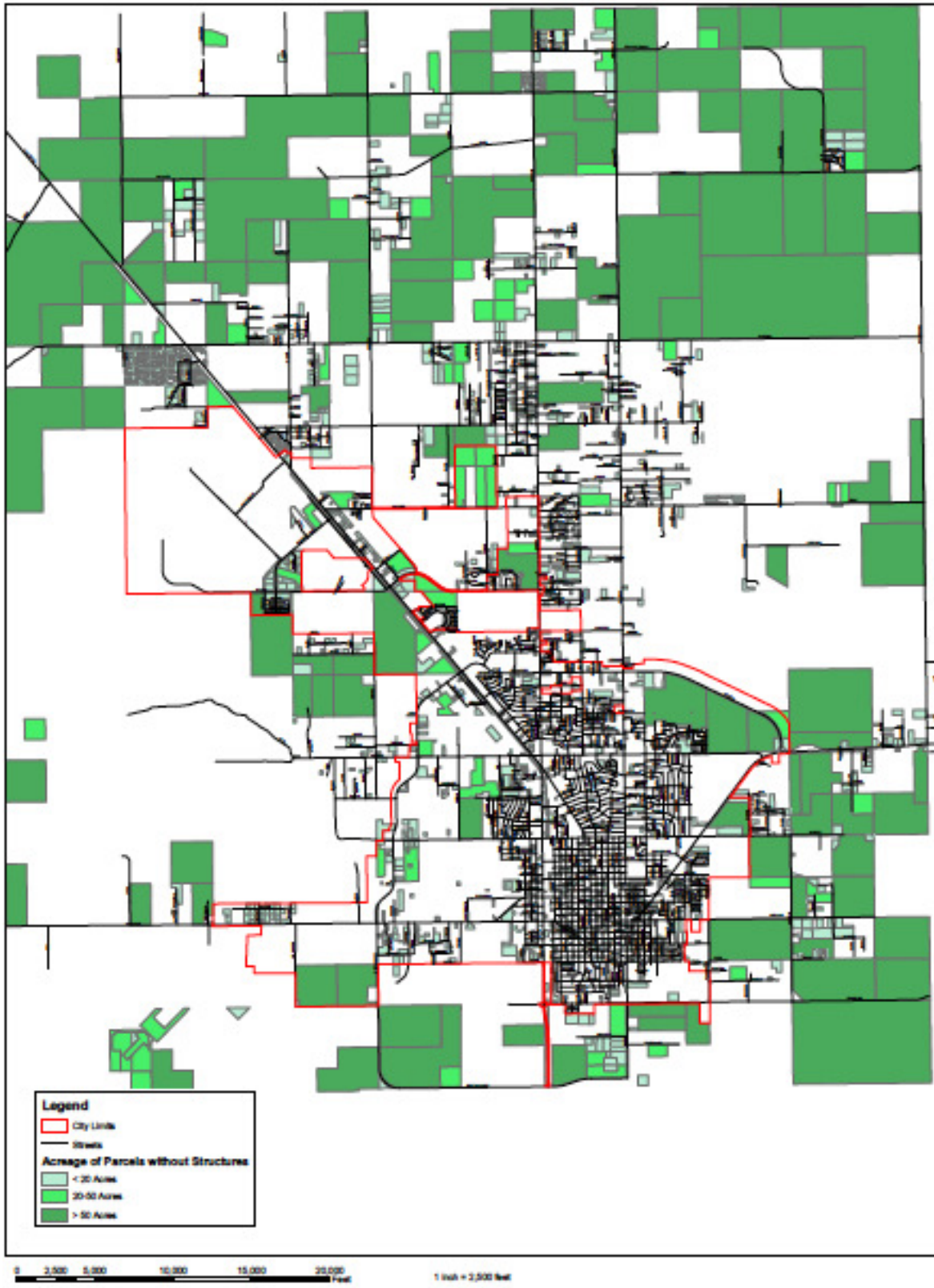
Undeveloped Land	# of parcels	# of acres
Total vacant parcels:		
> 50 Acres	120	26,660
20 to 50 Acres	65	2,170
Under 20 Acres	2,678	3,505
Downtown infill lots	100	30

Source: City of Hobbs Planning Dept., City of Hobbs Downtown Master Plan (May 2010), Consultant team

As shown in the map below:

- Most of the larger parcels (greater than 50 acres in size) are, not surprisingly, located outside the city. There are some larger parcels within the city to the north, between Navajo Drive and Bender Boulevard in the east-central area, and a few in the southwestern region.
- Smaller vacant parcels are located throughout the city. Underutilized parcels that may be appropriate for infill development are discussed in more detail below.

Parcels Without a Structure: June 2015



Source: City of Hobbs Planning Department

Downtown Infill Potential

The Boys and Girls Club area redevelopment is an example of a planned redevelopment that has potential to add needed housing and life to the downtown.

There are numerous other opportunities for infill development. The City of Hobbs Downtown Master Plan identified approximately 100 parcels totaling 30 acres within the core downtown area. Parcels range in size from 0.04 to 2.47 acres. While many of the infill areas are in neighborhoods with homes in poor or declining condition, there is opportunity to group several parcels from a larger development area and effect positive change.

If development occurred at higher downtown densities (10 to 12 units per acre), between 300 to 360 units could be developed. This will provide added vibrancy to downtown, provide diversity in housing stock, such as townhomes and smaller attached single family ownership opportunities, and help increase housing near services, which is desired by 18% of resident households that are looking to move into a different home (see Section 6, Resident Preferences).

Core Downtown Development Opportunities

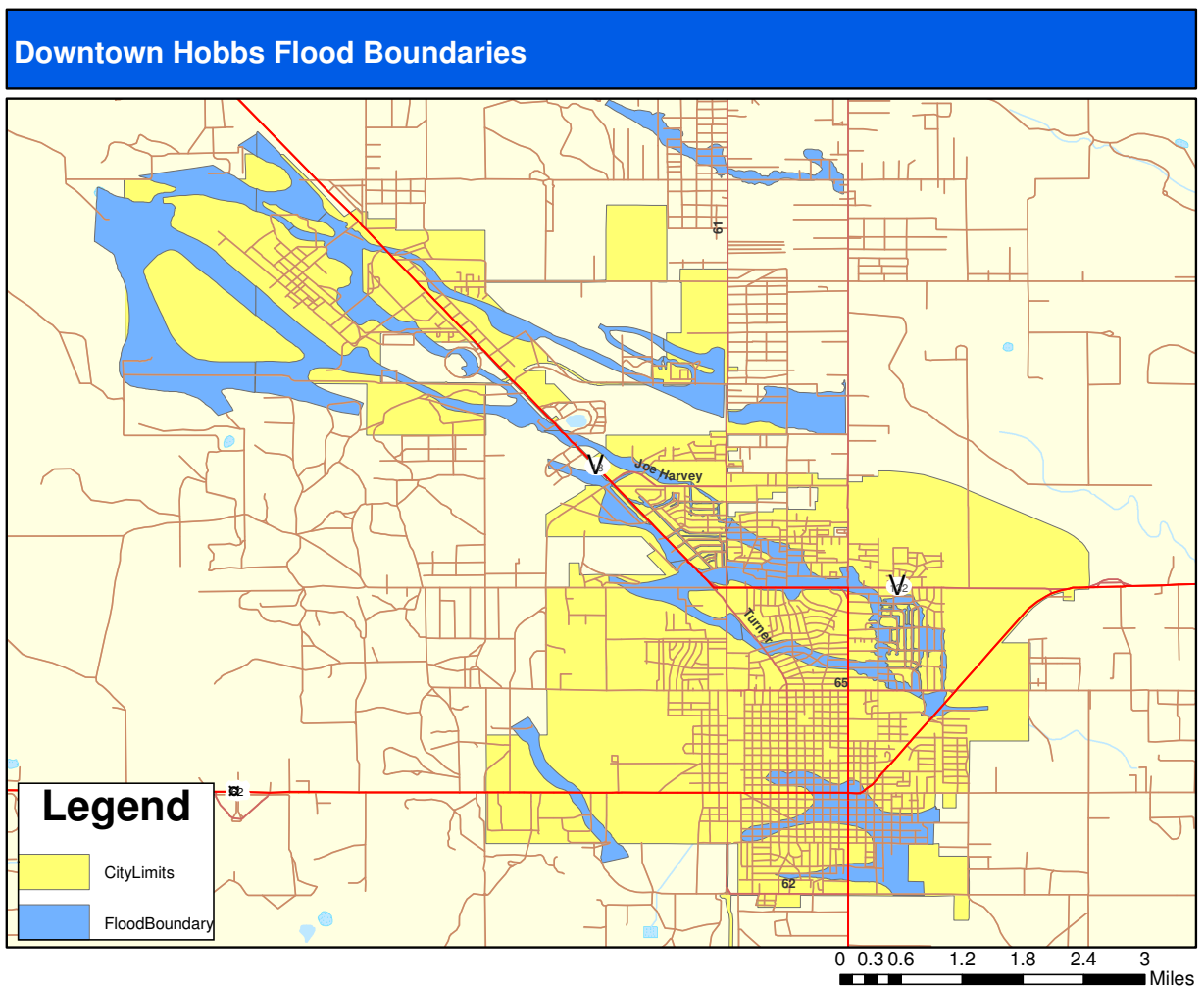


Source: City of Hobbs Downtown Master Plan (May 2010)

Development Challenges

Environmental Constraints

Hobbs is located in the Permian Basin, known for its oil reserves. The geography is flat and dry. Years of oil exploration and extraction have left scattered brownfields within the city, as well as in surrounding areas. There is very little surface water in the area; however, flood boundaries have been established within the city. Water is a resource that is able to be depleted, and in Hobbs' case, the amount of water available for municipal and commercial needs could become a limiting factor.



Source: City of Hobbs Planning Department; RRC Associates

Availability of Infrastructure

The city has continued to update its infrastructure, including sewer and water lines, streets and the treatment plant that started in 2008 to, among other things, increase the wastewater treatment capacity to 5.5 million gallons per day.

Identifying suitable water and wastewater line capacities in new growth areas is a challenge without the land use predictability provided by zoning. While the city has been working with developers to provide infrastructure, they have also been encouraging infill in areas where sewer and water currently exist.

The city has been using the provision of infrastructure to encourage a more diverse mix of housing in new developments. Infrastructure development was more of a constraint to development than the cost of land based on interviews with developers in 2009 and the city's infrastructure reimbursement policy has substantially reduced that cost.

No Zoning

The City of Hobbs does not have zoning and while these parcels have been identified as suitable for residential development, they cannot be required to develop under any specific use.

It is a requirement of the New Mexico Finance Authority to address zoning for special needs. Hobbs recognizes the importance of providing adequate housing for their special needs population. The city has addressed the provision of housing for special needs populations through building codes and working with developers. Because Hobbs does not have zoning, a group home is not required to apply for a variance, as in many cities, and can locate where desired.

As the city continues to bring in new development and diversify the economy, with the lack of zoning, it can use its infrastructure reimbursement program and other incentives to more selectively locate and structure new developments to produce what is needed, without losing its desired community character. Zoning provides boundaries for certain types of development and helps communities plan growth. Hobbs can structure its incentive programs to achieve a similar effect and carry out some of the goals of the Comprehensive Plan, such as:

- Using incentives to entice development within or adjacent to established neighborhoods, including increased density, tax deferral, fee waivers, and other methods in accordance with state laws;
- Providing incentives to ensure points of interconnectivity between adjacent developments, including streets, sidewalks, green spaces and paths;
- Creating an option that rewards traditional neighborhood design or conservation subdivision techniques with increased density, reduced lot size, decreased setbacks, reduced street width and other measures as determined appropriate;
- Using capital improvements planning to focus road and utility upgrades in preferred growth, infill, redevelopment and economic/industrial development areas; and
- Adopting infill and redevelopment policies to grant incentives to infill projects, such as flexible development regulations, waiver of development and utility tap fees, and other potential incentives as permitted by state law, in exchange for developments using existing street and utility infrastructure.

Governmental Constraints

The city has addressed some constraints noted in the 2009 Housing Needs Assessment.

- The city has had an infrastructure reimbursement program since 2012 for single-family and multi-family development negotiated through development agreements. The program reimburses for the cost of installed municipal infrastructure up to \$400,000 per development agreement. This has helped bring outside interest in development in Hobbs and reduced the risk of development for larger projects given the unpredictable oil economy.
- All building inspections are also now done in-house. There is no need to wait for state electrical inspectors which could take several weeks and delay projects. The city has a 24-hour turn-around policy.
- Also, a design review team was formed since the last study. The City's subdivision review standards include streets, alleys, easements, blocks, lots and sidewalk improvements. The Planning Board has the authority to vary the regulations in light of substantial hardships. The City Engineer has 15 days after the submittal of a preliminary plat to either approve the plat or state conditions for approval. Once the preliminary plat is approved, the planning board is

required to approve or disapprove the final plat within 35 days after submission. Overall, the city's subdivision standards are not unusually costly or restrictive.

The City of Hobbs has fewer development constraints than most cities. While the city still regulates setbacks, and safety elements of structures, they do not regulate the location of land uses through zoning. This provides a relatively friendly development environment with fewer land use constraints than are typical in other communities, although the lack of zoning has initially confused some outside developers trying to understand what type and density of product can be produced.

Non-Governmental Constraints

Non-governmental constraints can largely be attributed to the area's economy. The regional dependence on oil results in a cyclical and unpredictable cycle of booms and busts. The city has historically been very conservative in its housing development, with local developers hesitant to undertake large projects given the risk of an oil downturn changing the market overnight. A growing population base without corresponding growth and investment in housing has created the tight housing market that the city has endured off and on for at least the past ten years.

The city has been successful over the past five years in incentivizing (through its infrastructure reimbursement policy) and bringing in outside developers to build larger scale ownership and rental projects.

The location of Hobbs, within one mile of the Texas border, also serves as a constraint. The cost of construction is typically higher in New Mexico because contractors are required to have a license, where in Texas they are not. The local labor force in Hobbs also demands higher pay than in neighboring areas when oil and gas jobs are prevalent – construction jobs, like other industries, must compete against the high oil and gas wages. Additionally, it can be tough to get contractors and labor for construction when oil prices are high and the fields are absorbing all of the workers.

SECTION 8 – LOCAL PROGRAMS AND ORGANIZATIONS

This section identifies the primary organizations that are active in affordable housing services in Hobbs.

City of Hobbs

In 2009, the City of Hobbs already had several programs in place to help facilitate more affordable and better housing in the city. This includes:

- Infill housing assistance for low-income owners targeted to renovation and construction of infill housing;
- Building materials assistance, providing exterior improvement materials valued up to \$2,500 per home for low-income owners;
- Demolition assistance credit up to a \$2,500 toward the cost of city-furnished structure demolition; and
- Waiver of liens/cost share for missing or deteriorated infrastructure. Up to \$5,000 in Liens are waived per each 50' foot section of street frontage being developed, upon completion of new structure or entire exterior renovation.

Municipal Infrastructure Reimbursement Incentive Program. In 2012, the city implemented its infrastructure reimbursement policy. All single-family and multi-family development is eligible to be reimbursed by the city for up to \$400,000 for installed public municipal infrastructure. Funds are disbursed after issuance of Certificate of Occupancies per unit. The policy is implemented through development agreements. The program has helped facilitate development in the city.

LIHTC Fund Matching. The city has been matching the maximum amount for each LIHTC project proposed since 2009. This raises the state score for its LIHTC applications and has helped get four projects approved for funding. Another three projects are pending approval this year.

Lea County Housing, Inc.

Lea County Housing, Inc. (LCH) is a non-profit corporation that was formed locally in 2004 to help improve access to quality, affordable housing in Lea County. It currently offers various services and programs, including:

- Apartment rental lists and information
- Affordable Home Purchase Programs

- First Time Home Buyer Education (HBE)
- Home Rehabilitation for low income or senior home owners
- Home Weatherization Program
- Foreclosure Assistance for existing home owners and
- Affordable Rental Apartment development.

Affordable Apartments. LCH was instrumental in getting a developer and LIHTC financing for the rehabilitation of Casa Hermosa Apartments (now Park Place) in 2012. This is also the first project to include Supportive Housing units for MFA-defined “homeless” persons – persons without a home of their own. It has been assisting other developers and LIHTC applications in the area.

Supportive Housing for the Homeless. LCH recently became an MFA-approved agency for homeless. LCH supports 18 supportive housing units at Park Place Apartments, 3 at La Pradera and 34 are pending development. The Guidance Center maintains the waitlist for occupants, which is presently 4 to 6-months long. Persons for the waitlist are qualified through three agencies, including the Guidance Center (persons with mental disabilities), Choices for Independent Living (persons with physical disabilities) and LCH (persons classified as homeless).

Homebuyer Education and Counseling. LCH offers free homebuyer education in the spring and fall; a certified neighborworks training program. This program has grown in popularity since 2009. It consistently has 10 or more people per class in each of the fall and spring sessions, which each run 10-hours over four consecutive Saturdays. Classes are currently only offered live in Hobbs, although LCH could do courses in other areas if demand warranted. The program designs a budgeting and debt payoff program for participants.

The Rural Community Assistance Corporation (RCAC) recently completed a performance review of LCH’s program and recommended additional funding for a 3-year strategic plan to increase this program. Classes will be able to be broadcast live to other areas if funding comes through. LCH will also be able to hire two full-time staff – presently only one part-time person runs the organization.

Home Rehabilitation. In the summer of 2009, LCH was approved to perform Home Rehabilitation in Lea County. The program is available to households earning under 80% AMI. Home Rehabilitation funds are primarily intended for the repair of homes owned by very low-income home owners. For families with incomes below 50 % of the area

median income (AMI), the Home Rehabilitation takes the form of a grant with a maximum amount of \$65,000. If families earn between 50% and 80% AMI, the rehabilitation funding assistance is a repayable 1% to 4% loan. Everyone that has used the program has qualified for a grant.

LCH has used funding from the New Mexico Mortgage Finance Agency's (NMMFA) Reservation Rehabilitation Program to repair 11 homes in Lea County. This program provides loans to homeowners on a house-by-house, first-come, first-served basis. LCH had three more rehabilitations lined up last spring, but the funding for the program had been exhausted. There are 30 households on the waitlist for this program. Most are seniors.

Getting a robust rehabilitation program going in Hobbs will be a challenge given the reluctance of contractors to do these rehabs. LCH has one contractor that is certified to do rehabs through this program and has been unsuccessful recruiting others. There is too much other higher-paying work, the federal funding requirements are cumbersome, and rehabs are done while the occupants are in the home, making it more difficult.

Habitat for Humanity – Affordable Homeownership

Habitat for Humanity is a national organization with a presence in Hobbs. Its primary goal is to build homes for very low-income families in need of decent, affordable housing. The program is a “hand up” and not a “handout.” To qualify, applicants must show (1) a need for adequate housing, (2) an ability to repay the cost of home construction when provided a 20-year, no interest mortgage loan, and (3) a willingness to spend 150 individual hours and 200 family hours (sweat equity) helping to construct their home. Because the typical family receiving assistance has never owned a home, Habitat for Humanity provides homeowner education prior to and following home completion.

The organization has built 26 homes in Hobbs. Two homes were built last year, with the potential to build five more this year. The price to build the homes is about \$75,000 and the Maddox Foundation will match up to \$30,000 per home.

Hobbs Senior Center – Senior Activities and Services

The Hobbs Senior Center offers a variety of programs and services for people 62 years of age and older. The center has the primary objective of assisting the City's elderly in adjusting to changes brought about by aging.

- Activities include out-of-town trips, Senior Olympics, bridge, pool, quilting, dance practice, movies and various other activities.
- Services provided include Income Tax Assistance, Medicare/Medicaid Counseling, 55 Alive Defensive Driving classes and various workshops.

Other services include:

- Home care assistance for seniors who cannot leave their homes;
- Meals-on-wheels for homebound elderly citizens in need. Meals are delivered 5 days per week and are available on a donation basis;
- Lunches at the Center served Monday through Friday with a recommended donation of \$2/meal; and
- Transportation for its members to senior citizens activities, doctor appointments and grocery shopping. The Center also has a van equipped to transport senior citizens who are in wheelchairs. There is no charge for this service.

Manna Outreach – Homelessness

Manna Outreach in Hobbs was originally constructed as a homeless shelter with a grant from a non-profit agency. The shelter has a clothing warehouse, distributes food baskets and has room for 25 men, 15 women and 2 families. They provide shelter for up to one month. They provide shelter at night only and require occupants meet certain standards for continued occupancy. The organization changed ownership a couple of years ago and could not be reached for an interview.

Option, Inc. – Victims of Domestic Violence

Option, Inc. was formed in 1979 to prevent and remedy the neglect and abuse of children and adults unable to protect their own interests and to preserve, rehabilitate and reunite families under a healthier condition of self-sufficiency. They provide counseling, immediate shelter, food, transportation, clothing, advocacy, emotional support, legal help (with restraining orders), referrals to mental health agencies and other shelters and assistance and referrals to crime victims' reparation.

Option, Inc. provides shelter for battered and abused women. They have 15 beds available to victims of domestic violence and can accommodate persons for up to 90 days. They help victims find needed accommodations, whether for an overnight stay, finding an apartment or relocating to different communities.

They served a total of 2,058 people last year – up substantially from 1,158 in 2009. Demand has been increasing with people coming into Hobbs due to economic growth.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
Less than 1 year	Rent/lease to own	Affordable 4-5 bedroom housing would be great. Anything to rent that is less than \$1000. a month. I moved here from north Dallas area and my rent here is three times what I was paying for another 3 bedroom/1bath apartment! This town has the worst price-gouging on rent I've ever heard of.
Less than 1 year	Rent/lease to own	It took me 15 phone calls to find an apartment for rent before finding this one. All said they had a 3 month to 20 month wait list for availability. I was extremely lucky to find housing within one month to relocate here to work at the hospital. Coworkers are shocked I am not living in a hotel. If I had not found housing I would not have been able to accept this job. Housing was the only barrier to me moving here to provide much needed professional services to the community. I intend to stay. So far it has been quiet and very friendly place to live!
Less than 1 year	Rent/lease to own	Rental costs in Hobbs are ridiculous and it is much more affordable to find modern/updated, appealing housing in area that are more urban, such as Seattle, where one would expect costs to be much higher
Less than 1 year	Rent/lease to own	The price of housing in Hobbs is ridiculous. People asking \$100 plus per foot for junk. And that subdivision out by the casino is just way out of line.
Less than 1 year	Rent/lease to own	We need more affordable homes to rent or even apartments. All apartments have one, two, or more waiting lists. Rent for homes plus the deposit is too much to come up with at one time- \$900-1200 rent plus deposit is too much and that doesn't include utilities...ugh
1 through 4 years	Rent/lease to own	Cost of houses in Hobbs is twice that of Lubbock. Cost of land is three times as much and manufactured houses are crazy. I own a four bedroom mobile home and 1/2 acre in Lubbock. Cannot find a place to bring it to Hobbs.
1 through 4 years	Rent/lease to own	Hobbs does have a beach or mountains yet maintains housing prices as if it does. The lack of healthcare services is a huge reason for leaving. In addition the pay given to healthcare workers is very poor especially considering housing prices. At 63,000/year I live pay check to pay check
1 through 4 years	Rent/lease to own	Hobbs needs indoor spaces for children to play. It's hard to raise children in Hobbs if due to weather conditions (it's either too hot or too cold) you can't even leave your home. That's the #1 reason why I'm dissatisfied and want to leave this town.
1 through 4 years	Rent/lease to own	Landlords and realtors need to lower the prices of rent or sale they are too high. If there's more affordable housing families will have more money to spend and invest in stores, restaurants, local businesses.
1 through 4 years	Rent/lease to own	Looking for a country living home..

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
1 through 4 years	Rent/lease to own	Need more programs/facilities to help parents who cannot work due to special needs children
1 through 4 years	Rent/lease to own	Need to invest in more Infrastructure Sidewalks, etc
1 through 4 years	Rent/lease to own	Rent for apartments, duplexes, houses are way over priced. For example in Abilene, I rented a 3 bedroom house with 2 bathrooms, 2 car garage, and a huge backyard in a nice neighborhood for \$850/month. In Hobbs, 2 bathrooms, 2 bedroom, , 1 car garage duplex in a nice neighborhood with not yard I pay \$1200/month. That's \$350 more for 917 less square feet. Someone needs to control the price gouging on rent because it drives people away.
1 through 4 years	Rent/lease to own	Rent is too high in the area and finding a new house is hard
1 through 4 years	Rent/lease to own	We are looking to move away from Hobbs. There is nothing to do here! For what we pay in cost of living, we could live in a much nicer place. The oilfield down turn is affecting my income so I won't be living here much longer. I hope Hobbs will use this info to provide more affordable housing, or at least more recreation/entertainment here in Lea County.
1 through 4 years	Rent/lease to own	We have look at buying a home but cost would be putting more money on our credit card. Look at renting, but a nicer place means less money on our credit cards. After over year of going around and around (with finding something new in either renting or buying) we decide it's better to get more education and move from the area within next 5 years. Also, we are from a home in a good area would cost you \$60,000. A \$130,000 would buy you a waterfront view or 20 acres.
1 through 4 years	Rent/lease to own	We need more places to go out with kids, something like go carts, laser tag and any kind of little kid entertainment. More places are needed for teenagers, not just eating. That's one of the reasons for teen pregnancy- no places to have fun. Thank you.
1 through 4 years	Rent/lease to own	We really need to clean up a little better in this town.
1 through 4 years	Own	Hobbs lacks many amenities larger cities have. Many parts of the city are or appear neglected in spite of having one of the main entry roads into town. The parks are very well maintained but older streets are in need of repair including the homes. Civic prides needs to be promoted.
1 through 4 years	Own	It took a long time looking at homes that needed upgrades but were too expensive. So we bought a lot and built our own.
1 through 4 years	Own	It would be nice to have more options for day care. Everything is so expensive now that alot of times the woman and man have to work to support the house. Alot of times the option of working is not available for woman because its cheaper to stay home. Daycare hours are very limited and most of the time they are full.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
1 through 4 years	Own	Someone needs to start selling 5 acre chunks of land. If its outside the city limits with city water it would be acceptable.
1 through 4 years	Own	Very few 4 bedroom plus homes that are reasonably priced
1 through 4 years	Own	We bought because rent was higher than house payments. We could move in for about the same amount as rent and deposit! Pitiful!
1 through 4 years	None/stay with friends	New homes in Hobbs are too expensive for a single person to afford.
5 through 9 years	Rent/lease to own	Housing is to expensive. Not enough incentive for low income housing to buy better homes. For the equivalent price of a home in hobbs, you can buy a much larger nicer and newer house in lubbock tx.
5 through 9 years	Rent/lease to own	NM has to raise min wage or make living in Oil Center NM cheaper. NO ONE as a single parent can afford rent. Let alone MOST low income housing. It's not right!
5 through 9 years	Rent/lease to own	Would like housing with bigger backyards
5 through 9 years	Own	Could not find homes in Hobbs so we had to build one
5 through 9 years	Own	I am widowed and have social security for me and daughter. Everything here is ridiculously over priced- rent and homes for sale. Not everyone works in the oilfield. Check air for chemicals- my 25 year old husband died of leukemia.
5 through 9 years	Own	Midsized housing 1250-1650 sf on the north side of town is desperately needed. 2000-2800 sf homes are not "affordable housing" for the average working person/family.
5 through 9 years	Own	More cultural activities; more public transportation; new restaurants that are not Mexican; Montessori School option; bring in Whole Foods Market!!!
5 through 9 years	Own	My problem with the housing in Hobbs (as someone who would be looking to buy, not rent) is that everything is so outdated. I would pay \$200,000 for a decent house, but new houses are too expensive and older homes are too expensive for how outdated they are. It's hard to spend a lot on a house knowing that you will need to spend thousands more to update a kitchen or barroom(s). My biggest frustration with Hobbs in general is that mediocrity is the norm, and the residents are apathetic about that.
5 through 9 years	Own	Need more affordable housing for seniors. My grandma needs somewhere to live under \$500/month. It is not available.
5 through 9 years	Own	Zoning to protect investment in housing

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Rent/lease to own	Better incentives for contractors to build affordable housing on North side of town. Housing is going to Southside and not low income, but middle class left out to where all you can afford are houses in high crime minority areas such as Little Albuquerque. The hospitals and doctors are horrible. City leaders are more focused on getting Del Paso changed to MLK than getting housing. Millions wasted on a walking trail and you plant grass for 5 miles in a desert?!? No shopping and city leaders won't do enough to bring in new businesses. City functions highly focused on minority issues, but do not focus on overall picture. Ten to one Mexican food to everything else.
10 years or more	Rent/lease to own	Do not put family with children upstairs- too noisy. Make sure they see rules for curfew hours.
10 years or more	Rent/lease to own	Hobbs needs affordable apartments/houses for those not working in high paying jobs and are in good repair
10 years or more	Rent/lease to own	Homes in Hobbs cost more than low income people make. The homes they can rent are falling down and the city does not care what owners do.
10 years or more	Rent/lease to own	Housing around here is crazy. They want too much for homes that are not worth it.
10 years or more	Rent/lease to own	I am not eligible for low income housing, however I can't afford housing otherwise. I am renting from my dad and pay his mortgage, but am unable to move because of the high cost of rent. I am not in the oilfield industry and can't afford the outrageous prices as a single parent. I am a teacher and do not make enough.
10 years or more	Rent/lease to own	Most younger people have a hard time because rent here is so high. Just getting started is very hard for them.
10 years or more	Rent/lease to own	My income varies by the economy. My husband is in the oilfield right now we are suffering. There isn't much overtime and that's where we make our money. My home is not the greatest but it's all we can afford because rent is too high and credit scores have to be off the charts.
10 years or more	Rent/lease to own	need more options for younger couples looking to rent to own for the family something in a decent price range and possibly all bills paid type of agreement.....just need more options here in the city of Hobbs.
10 years or more	Rent/lease to own	Rent is outrageously expensive for a crappy place. \$800 gets you an apartment that is not well maintained, but if you want to spend \$1500-1750 monthly you can rent a decent place.
10 years or more	Rent/lease to own	Renting in hobbs is so expensive!
10 years or more	Rent/lease to own	We need more reasonable and affordable housing in Hobbs

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Rent/lease to own	When this house was purchased (1964), Lead Street was an outstanding, beautiful, well kept, occupied street and neighborhood. In the past few years, those homeowners/occupants, have either retired and moved away or have passed away in several different circumstances. At this point, the city of Hobbs took pride in this area. It was well kept by occupants adhering to expectations and real estate area restrictions. Now most houses on this street are occupied by renters, or short term employees of "the related oil patch." One residence is owned (purchased within the past 2 years) by a restaurant/nightclub owner who apparently houses employees. This procedure was at one time restricted in this neighborhood. These employees do not mow lawns nor provide any means of residence upkeep. They do not even have access to a lawn mower. The Hobbs Environmental Dept. needs to attend to this problem, especially at this time of year. Mosquitos, allergies, etc. are results as well as many other problems such as mice, etc.
10 years or more	Own	Affordable housing will only help if people get to work. This will only make the issues in this area worse. Too many people want things for virtually free. Help the senior citizens who have worked their whole life and deserve the help. Your focus is wrong.
10 years or more	Own	Can't get internet over 3 MB; one mile radius around my house everything is just run down, old, and trash; homes are worth \$15,000 and people are asking \$100,000 for junk; jobs low pay, economy way too high
10 years or more	Own	Change laws where landlords can't charge a higher rent payment if no jobs, laid off or serious illness. Needs to make affordable with income brought in.
10 years or more	Own	Come down this street and alleys, then make the people clean up their yards and alleys. We also need more police patrols due to all the dope dealers on this street and in this area. We hear gunshots almost every night. It's scary.
10 years or more	Own	Cost of housing will trend with cost of oil. Which will in turn trend with average wages. Free market would take care of supply and demand if local and state construction industries would work with contractors and not against them requiring unnecessary hurdles (eg. architect/engineering on minor projects) for progress to be made. Can build in Texas cheaper.
10 years or more	Own	Could stand to have more affordable apartments and housing in Hobbs. Schools could stand improvement also.
10 years or more	Own	Help the middle class more!
10 years or more	Own	Help with refinancing home and make it cheaper to add on to my house. Get more stores here (Target etc.).

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Own	Hobbs needs a place like a waterpark or some other kinds of entertainment for the kids and a MALL it's annoying not able to spend or buy any type of item. We have to go to Texas to find something STOP with the HOTELS and the CASINO not everybody go or stay in hotels. We are familys we have KIDS we need a better family enviroment so the kids sto thinking in drugs and babies
10 years or more	Own	Hobbs needs a taxi service
10 years or more	Own	Hobbs needs better medical treatments and hospital services. Need a retirement/ assisted living facility.
10 years or more	Own	Hobbs needs to get rid of the politics and let a taxi service come to town and build a new mall. Our mall is disgusting, embarrassing and a joke in S.E. New Mexico! We also need a better environmental office to keep streets, yards, alleys cleaned up!
10 years or more	Own	Hobbs needs zoning. This area is looking like a huge landfill- where is the PRIDE? I remember when Hobbs was a clean, no junk city. No broke down cars on side walks or parked in yards. No trucks parked on side streets. People kept their places up and looking nice.
10 years or more	Own	Hobbs was once an ideal place for semi-retired people. However now, growth, waste of resources, lack of common sense, costs have soared due to taxes, cost of living, etc. Many feel retired people are overlooked by these costs.
10 years or more	Own	Housing in Hobbs is overated some houses are almost falling down and are not worth what they realtors are asking. Rent is ridiculous too. \$1400 for a month and the house has no a/c and others things. If housing and rent were more reasonable there would not be 3 families living in a home. I think that not everyone works in the oilfield and gets paid that much. My husband works oilfield gets \$14 hour even Walmart pays more. We cannot afford to buy a home or rent. The prices need to drop and make housing more affordable.
10 years or more	Own	Housing is too high for the up and down in the oilfield! Hobbs needs a community for seniors like in other towns. Also doctors are a problem here - if seniors are going to retire here they need good health care.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Own	I am responsible for hiring people in my office. I work for a state agency and most of the positions I hire for require a 4 year college degree. I can't fill positions because the college educated labor pool is low and those who live outside of Lea County interview and accept positions in my office, but ultimately have to decline the position because they can't find an affordable place to live. In additions, most of my college educated staff have to work two jobs in order to afford the cost of housing/living in Lea County.
10 years or more	Own	I believe we have enough people in Hobbs to get a Sam's Club. People drive to Odessa or Lubbock because we don't have one.
10 years or more	Own	I do not understand the bus thing we have in Hobbs. I do not see them in the streets as much as I see them working at all.
10 years or more	Own	I don't know how people survive around here with the cost of housing being so outrageously high. Rents are through the roof! We are fortunate to have bought our home in the early 1990's. Nowadays, our kids are struggling to make a decent life for themselves and their families. Hard to find a decent home either to rent or buy with an affordable payment around here. Anything under \$1000/month is a dump. Would be great if rents were much lower on nicer apartments or homes. Price gouging needs to be stopped.
10 years or more	Own	I don't know why you ask. Nothing changes.
10 years or more	Own	I feel that Hobbs should STOP spending unnecessary money such as more housing, running trails, but especially low income housing. There is a low income housing near us, they drive better cars, throw their trash over the fence, etc. This is a lovely neighborhood that is being ruined by a few of the people in this project. This is the only reason I would leave my current home if my health holds up. I just feel that almost anyone that wants to work - they can. Do NOT need low income housing.
10 years or more	Own	I have lived in Hobbs my entire life. I love the small town feeling, but I completely dislike that there are not more recreational places for families, for example Joyland in Lubbock. Also, a big majority of schools in the south part of town like Southern Heights and Edison really look old and run down, when new schools are being built, how are all these schools going to be maintained?
10 years or more	Own	I live on Temple Street I think this street is because to danger is close to Southernheights school and this street don't have any stop sign from Dal Paso St to Turner St. especially on summer time people run like crazy here at my house they been wreck 2 times I think we need speed limit signs at least or stop sign but no body do Anything I hope this survey help and do something. And cooperate. Thank you.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Own	I wish Hobbs would build more affordable housing but not low income housing. Seems that with the oil boom and Lea County growth, the landowners and realtors are gouging everyone. Hobbs needs stronger building codes as far as upgrades.
10 years or more	Own	I would like to live in a house with a two rest room
10 years or more	Own	I would like to see some restrictions around my neighborhood
10 years or more	Own	If greed wasn't at the top of the list for folks here, in general, prices for housing would be more reasonable
10 years or more	Own	I'm ashamed of the residents of Hobbs. Gouging rent and marking up property 2-3 times just because they can.
10 years or more	Own	Internet services in Hobbs are severely lacking
10 years or more	Own	It is impossible for middle income families to move 'up' in the current residential market in Hobbs. The nicer homes located in Westminster type areas are so overpriced they are out of the question. Even the new homes being built are very high for the square footage and the lots are quite small.
10 years or more	Own	Keep city streets in better condition.
10 years or more	Own	Lived in home for 21 years. Love the neighborhood but would live to live in home with land. We own an oil and gas service company and have looked at homes when came available but about 90% are very outdated on inside more than outside. New construction is ridiculous in price. To give you an idea, purchased home for \$68,000, now after total remodel home valued at \$250,000.
10 years or more	Own	Need help with home- leaking roof is bad
10 years or more	Own	Need young family area; need better medical care; need handicap door bathrooms and neighborhoods geared for people 55 and older that is affordable
10 years or more	Own	New housing needs to provide for seniors and hose caring for them. Needs: no steps to get into the house; 36 inch wide doorways interior and exterior; walk-in or wheelchair ready bathroom and shower.
10 years or more	Own	Not safe to walk for exercise in this area. City needs to do an extensive sidewalk rehabilitation in area south of Sanger Street- not at taxpayer's EXTRA cost as is current policy.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Own	On this side of town (South of Marland), we need for the people to keep up with their duties of taking care of yard, keeping their homes updated. Very low income people are here. Sidewalks need to be fixed up in front of houses. We have two trailers behind us, one abandoned and right in front of Southern Heights elementary. Have stray dogs and cats everywhere. North of Hobbs is very well taken care of. the city does beautify that side of town. On Turner a business is there with all kinds of work trucks and no fence so it looks sad. Weeds on Turner are very high. Some houses need to be torn down, no one lives there. Please look around over there, there's a lot to be done. THANKS!!!
10 years or more	Own	Options such as putting a manufactured home on land is slim, because the availability of land is limited and the price of land has greatly increased in the past 2-3 years. A manufactured home on land is just as much as new construction of a home.
10 years or more	Own	Our house was built in 1953 and still has the same windows. Our evaporative cooler only comes down in the hallway. We have cracks in both bedrooms where the house has settled. We are not able to work on it. Neither do we have the money.
10 years or more	Own	Our street is a single family dwellings and only a few are left. Some households have 2 or more families living together to save on rent. When we find what we want, we will move.
10 years or more	Own	Poor service in restaurants, home improvement stores, etc.
10 years or more	Own	Rent and housing is too high right now! Minimum wage is too low and needs to go up. Rent and housing is ridiculously high! Thank you.
10 years or more	Own	Rent is too high for low income families. My son almost bled to death, emergency surgery, and lost his job. His wife is a waitress at Pizza Inn. His rent is \$1200/month and utilities are outrageous, car insurance, plus car payment, plus 4 children. Landlord has been a blessing so far. I'd love it if they could find cheaper housing. The thing is they have dogs. Hard to get food.
10 years or more	Own	Rent is too high in Hobbs. Low income housing is full of drugees.
10 years or more	Own	Speed bumps are essential for the safety of our children; housing is extremely expensive, which I am willing to stay in my current location; weed control (landscaping)
10 years or more	Own	The city needs more shopping centers; bowling alley; event center for family fun
10 years or more	Own	The City of Hobbs is definitely moving in the right direction. Keep it going. Very pleased with the action steps taken by the current Mayor/Commission along with JJ Murphy. Continued fiscal responsibility is important. I agree we will not be on the hook for the radio tower in Lovington, NM with LCCA. That is not our responsibility.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Own	The crime in Hobbs is getting out of control. The attitudes of the people have changed. Hobbs was at one time a very friendly and safe place. Now it's a rude place and crime and drugs are everywhere.
10 years or more	Own	The housing is very unaffordable in the area. Unless you have a really good job or acquired something prior to the housing boom - then you are not able to afford it. Most young people starting out are staying at home with parents longer because just not enough money to afford rent.
10 years or more	Own	The pricing of housing is not affordable for single people. Rent is more than I make on one paycheck. Have to have roommates to afford a house payment plus bills and food.
10 years or more	Own	The services in Hobbs are so bad; automobile services, police, broadband, resturants, carpenters, ect. Loud Mexican music, crime, drugs.
10 years or more	Own	This city needs to take time out to clean up the whole city and not just up one side. We are all tax payers and our tax money should help out every corner of this city. Same on Hobbs and the way it looks.
10 years or more	Own	This community needs more retirement facilities. We don't have any "over 55" housing options at all. People currently living here who are facing retirement are looking outside the county and state to relocate. We are severely lacking in QUALITY, AFFORDABLE daycare facilities. There are a lot of women offering daycare in their homes, but are not licensed and do not report their income. My daughter can't get a child care credit on her taxes because the daycare provider doesn't report that income on here taxes.
10 years or more	Own	To much traffic on our street
10 years or more	Own	Trailers parked in driveways and people living in the reduce our water pressure and overuse the sewer system. Cars parked in front yards or sidewalks give getto appearance to neighborhoods.
10 years or more	Own	We are conservative and givers. God has richly blessed us.
10 years or more	Own	We are seniors - we can't afford repairs and can't move. Rent too high and we do not meet standards for low rent. We are about \$150 over the limit. We need some affordable apts. For seniors like us. There are many.
10 years or more	Own	We have 3 living in the house and 2 living in an RV on the property we are providing for- they can't afford anything.
10 years or more	Own	We need more affordable and quality housing. Also ZONING! Some of the trailer parks going up could be nice if done well. Now, these could be slums in 10 years. Need sidewalks, curbs, etc.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more	Own	While we are not in need of affordable housing, many people we know are. Home to rent are way too expensive and in poor condition in many cases.
10 years or more	Own	Why do schools have to do everything (do calling and letters) in English and Spanish. English is our national language. EVERYONE should have to learn English if they want to live in USA!!
10 years or more	Own	Wish Hobbs would be better about all the RV's parked everywhere. They have no dumping facilities so all done illegally-Hobbs' trash situation. Maybe bring in some clothing stores (something other than all the Mexican stuff). More shopping centers, maybe stop with all the hotels and bring in actual shopping places.
10 years or more	Own	Would love to see sidewalks put in.
10 years or more	Own	You need rent control. The rental property around here is way to costly compared to income.
10 years or more	None/stay with friends	I rent a room of a house for me and my daughter.. Have been on a waiting list for low income apartments for 2 years already..the annual income of both adults combined is not shared i only make 12000 a year
10 years or more	None/stay with friends	I suggest more affordable housing for single parents like myself. I have medical issues without medical insurance because it is not affordable and I make too much for Medicaid. Every month I have to choose between bills and food. Luckily my mom and I have each other to lean on since her hours at work have been reduced. Not everyone who makes a good living on paper can afford much else. Look at what goes out, not just at the income.
10 years or more	None/stay with friends	I want to live somewhere safe. I don't want to be bothered by noisy or dangerous neighbors.
10 years or more	None/stay with friends	Rent is to high for a single woman in this area. We as women don't make what the men make in the oilfield or at LES. It has gotten way to expensive to live here.
10 years or more	None/stay with friends	The housing market needs to drop. I can find a 5 bedroom 3 bath home in San antonio for 117,000, four years old 2,300 sq ft. That kind of house here would go for 300,000+. That's a huge difference. I can understand the economy effects housing but a 200,000 difference is just greedy. I'm 21 years old and make 80,000 a year and still would rather buy a mobile home than a house in this expensive city.
10 years or more		Hobbs is a nice place to raise a family but we use oil field wages to measure rent rate housing rate etc. NOT everyone works in the oil industry! What about single moms who work in retail or food prepare? I worked in retail and struggled to pay bills and provide for my children. How can we bring jobs and businesses if people can't afford HOBBS ! Bring down rent and bring up wages

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
10 years or more		Hobbs need good jobs. Jobs that can support a family were you don't have to choose inbetween buying gas for your car to get to work of food for your kid's. Why do good people have to struggle!
	Rent/lease to own	City of Hobbs needs to look more into doing improvements on south side of town i.e. roads, schools, parks, need more police patrol on East Marland area
	Rent/lease to own	Clean Hobbs up
	Rent/lease to own	Hobbs is in need of affordable housing. I don't mean \$900-1000 or \$800, \$700 either!
	Rent/lease to own	Supply/demand- but very over priced. Rent costs more than a house payment but don't want to be unable to sell home in 3 years if gas drops because homes seemed to be over priced also.
	Own	Everything is too expensive- insurance on cars, homes, health, life are way too much!
	Own	Hobbs needs more doctors and shopping choices so that there is no need to go to Lubbock or Midland or elsewhere
	Own	Hobbs used to be a great place to live. Crime has gotten higher and there are a lot of shootings.
	Own	I am on SSI because I have Asperger's but I am doing something about my social skills before it is too late. No one hires me for unknown reasons. I would like to get a better job to get me off the SSI and to be on my own to fulfill my career writing and illustrating books in a larger city than Hobbs. SSI is handicapping, restrictive, and restraining.
	Own	I love Hobbs. It could really use an Olive Garden!
	Own	I love the walking trail on the Lovington Hwy. I just wish they would cut down all the grass short because snakes, mice, and other scary things can hide in there. I would love for more improvement and beautification be done on the Green Meadow Lake. I really think we need an overpass or a loop. I love living in Hobbs, New Mexico.
	Own	I work in the banking industry (mortgage loans). Housing at the current going price is out of reach for a lot of Hobbs residents who wish to move further north- it is out of their reach. Income is just not cutting it and credit is a big problem. I like the survey and hoping something good will comes as a result of it.
	Own	I would like to see the south side cleaned up, alleys, junk cars, yards, weeds. Animals running loose. Write out more tickets.
	Own	Lower house prices
	Own	Require people to keep there lawns up and cut. Do not allow people to park in yards in front of house.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Additional Comments
	Own	Retirees are an asset to a city. They spend money and pay taxes but do not take good jobs from younger people. Hobbs really needs a retirement community such as a restricted mobile home park or other reasonable housing. Also more public transportation. Also good health care. We want to stay when we retire but Hobbs lacks the things seniors need. A great number of solid citizens have moved to Lubbock on retirement and we are considering doing the same. We were very disappointed when the planned retirement facility (that became the Baymont) did not happen.
	Own	The sidewalk in front of my house is crumbling; the street needs more lighting; the street needs to be repaved
	Own	There is not enough room on the roads for all the growing population in this area. Especially concerned about the area by Kmart and Pizza Hut.
	Own	This town is in dire need of a clean up. South Hobbs is terrible. No one enforces environmental regulations.
	Own	This town needs more stuff for entertainment not just restaurants- either a waterpark, putt putt, or some sort of recreational park with games. Also more entertainment for adults, not just bars or clubs- family fun centers.
	Own	We have had a utility trailer stolen from our house. Our neighbor has had a car stolen and one other neighbor had a truck stolen. Just 2 weeks ago, someone stole some items out of our son's vehicle while he was here visiting. The wait at doctor's offices is terrible! Also, restaurants are terrible- dirty, no service, and long waits, so we seldom eat out anymore. Customer service is TERRIBLE in Hobbs- they need to take a lesson from Lubbock.
	Own	We need more shopping such as Kohl's, Dillards, Target, Bed Bath & Beyond, and more grocery stores! In general, we need the type of businesses found in Lubbock and Midland Texas. That is where the people in our area have to go to get our basic items.
	Own	We need to do something about traffic and speeding on side streets Hobbs needs to stop all boom boxes. There is noise all over town. Why can't the police put a stop to it? Fine everyone \$1000 every time they get caught.

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Where do you live? (other)
Less than 1 year	Rent/lease to own	bender near seminole hwy
Less than 1 year	Rent/lease to own	monument
1 through 4 years	Rent/lease to own	E Navajo Dr
1 through 4 years	Rent/lease to own	Humble City,NM
1 through 4 years	Rent/lease to own	Seminol Hwy
5 through 9 years	Rent/lease to own	East of Marland St
10 years or more	Rent/lease to own	east of marland
10 years or more	Rent/lease to own	West side
10 years or more	Own	Between Joe Harvey and Sanger
10 years or more	Own	North of Sanger
10 years or more	Own	S. on Princess Jeane on Coleman
10 years or more	Own	South of Hobbs
10 years or more		Seminole
10 years or more		southeast by baseball complex
	Rent/lease to own	N. Marland Blvd
	Rent/lease to own	Outer city limits of Hobbs
	Own	Matt Dr off of Alabama
	Own	On Meadowbrook behind Green Meadow Lake

HOBBS HOUSEHOLD SURVEY 2015

How Long

Lived in Hobbs	Residence	Type of Employer Housing Help (other)
1 through 4 years	Rent/lease to own	ALLOWANCE

HOBBS HOUSEHOLD SURVEY 2015

How Long

Lived in Hobbs	Residence	Housing does not accommodate disabilities
1 through 4 years	Rent/lease to own	Has stairs, old carpet (asthma), tub hard to get into and out of
1 through 4 years	Rent/lease to own	Not enough room in the rv
1 through 4 years	Rent/lease to own	Small bathroom. Person does not have own bedroom or space for required equipment
5 through 9 years	Rent/lease to own	Needs better entrance to the home new shower
5 through 9 years	Own	as finances come available been trying to fix house to accommodate my disability
10 years or more	Rent/lease to own	High weeds, unkempt housing by RENTING neighbors in RESTRICTIVE neighborhood
10 years or more	Rent/lease to own	routine maintenance and upkeep, security, fire safety
10 years or more	Rent/lease to own	Wheelchair- make do with the situation
10 years or more	Own	Small steps/no walk-in shower
10 years or more	Own	Too many repairs needed
10 years or more		can not afford it

HOBBS HOUSEHOLD SURVEY 2015

How Long

Lived in Hobbs	Residence	Other language spoken in household
Less than 1 year	Rent/lease to own	Thai
1 through 4 years	Rent/lease to own	Hindi
5 through 9 years	Rent/lease to own	german
5 through 9 years	Rent/lease to own	Philippine
5 through 9 years	Own	Nepali
10 years or more	Own	German
10 years or more	Own	Nepali
10 years or more	Own	Sighu/Native American (Sioux)

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Employment Status (other)
Less than 1 year	Rent/lease to own	Medical condition
Less than 1 year	Rent/lease to own	stay at home mom
1 through 4 years	Rent/lease to own	idk
1 through 4 years	Rent/lease to own	Taking care of disabled child lost job
1 through 4 years	Rent/lease to own	Working with disabilities
1 through 4 years	None/stay with friends	unable to work due to physical condition
5 through 9 years	Own	disabled
10 years or more	Rent/lease to own	Disabled
10 years or more	Rent/lease to own	I have my grandkids stay with us in the summer like the big apts or houses
10 years or more	Own	Disabled
10 years or more	Own	disabled
10 years or more	None/stay with friends	nothing offered
10 years or more		why are you asking 'other'?
	Rent/lease to own	Begs at Walmart

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Occupations of Household (other)
Less than 1 year	Rent/lease to own	mental health professional
1 through 4 years	Own	Engineering
1 through 4 years	Own	Minister
1 through 4 years	None/stay with friends	print shop employee
1 through 4 years	None/stay with friends	unable to work because of chronic illness
5 through 9 years	Rent/lease to own	Work study-NMJC
5 through 9 years	Own	disabled
5 through 9 years	Own	LES- Uranium
5 through 9 years	Own	Nuclear energy
10 years or more	Rent/lease to own	Glazier
10 years or more	Rent/lease to own	Human Resources in Retail Store
10 years or more	Rent/lease to own	retail
10 years or more	Own	basketball part time seasonal
10 years or more	Own	Business owner- executive officer
10 years or more	Own	Casino
10 years or more	Own	Church
10 years or more	Own	Church
10 years or more	Own	Contract services
10 years or more	Own	Direct marketing businesses
10 years or more	Own	Farming
10 years or more	Own	Government Entity
10 years or more	Own	Homemaker & service coordinator
10 years or more	Own	Insurance
10 years or more	Own	insurance
10 years or more	Own	Non-profit social agency
10 years or more	Own	Sales and office manager
10 years or more	Own	Self employee
10 years or more	Own	UPS
10 years or more	Own	Uranium Enrichment Facility
10 years or more	Own	Urenco/nuclear fuel
10 years or more	None/stay with friends	customwr service
10 years or more	None/stay with friends	Sales
	Rent/lease to own	Panhandler
	Own	Nuclear
	Own	Private foundation
	Own	Rents stables for horses
	Own	Screen printing services

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Plan to Live When Retired Outside of Lea County
1 through 4 years	Rent/lease to own	Abilene, Texas
1 through 4 years	Own	Oregon or Florida
1 through 4 years	Own	Texas
5 through 9 years	Rent/lease to own	Dallas
5 through 9 years	Rent/lease to own	Texas
5 through 9 years	Rent/lease to own	Texas (cheaper to live)
5 through 9 years	Own	Pacific Northwest
5 through 9 years	Own	Southeast US
10 years or more	Rent/lease to own	Anywhere but New Mexico
10 years or more	Rent/lease to own	Texas
10 years or more	Own	Arizona or Nevada
10 years or more	Own	Beach somewhere
10 years or more	Own	Colorado
10 years or more	Own	Colorado
10 years or more	Own	Colorado
10 years or more	Own	Lubbock
10 years or more	Own	Otero, CO
10 years or more	Own	Somewhere that doesn't smell like oil
10 years or more	Own	Texas
10 years or more	Own	Texas
10 years or more	Own	Texas
10 years or more	Own	Texas or Arizona
	Rent/lease to own	Maybe Walmart in Seminole
	Rent/lease to own	Texas
	Own	Amarillo, Texas
	Own	California
	Own	Colorado
	Own	Lubbock, Texas
	Own	Ruidoso, NM
	Own	Texas
	Own	Texas
	Own	Texas
	Own	Texas
	Own	Washington state

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Why you plan to leave when you retire
1 through 4 years	Rent/lease to own	Cost of living is too high
1 through 4 years	Rent/lease to own	Hobbs is a boring, expensive place to live
1 through 4 years	Rent/lease to own	Housing and nothing to do in Hobbs
1 through 4 years	Rent/lease to own	I think Lea County is totally missing the boat on attracting and keeping young professionals in this community. In 10 years, your work force is going to be made up primarily of millennials, yet this community continues to make economic decisions that will push millennials out. Focusing on low-income housing is not going to solve this problem -- no matter what they make, teachers and police officers are not going to live in housing projects, and until fair market rate housing catches up, you are going to continue to have a difficult time attracting young, educated, entry level professionals. Market rate rent at a nice complex is almost \$1000 for a one bedroom -- equal to what I would pay in many large cities (Seattle, Nashville, Portland), and those cities have activities that are attractive to millennials -- concerts, outdoor festivals, beer and wine events, etc. Building a multi-million dollar gym to compete with private industry (although I do agree that the private gyms in this city leaves a lot to be desired) is not going to attract anyone to this community. Is it a nice benefit? Sure. Is it going to make the difference between staying and going? Absolutely not. I would much rather see resources going into a downtown revitalization program -- making downtown friendly with restaurants, a brew-pub or winery, additional shopping options etc. Work with the building owners to provide incentives to businesses who want to relocate downtown. Creating a walkable district and gathering place would go a long way in creating the type of town that would attract and retain young professionals. I think this weekend's Slam and Jam event is a great start -- would like to see more things like this downtown! Bring the farmer's market to the Shipp Street Plaza, support the Center for the Arts in their outdoor concert series.
1 through 4 years	Rent/lease to own	It's ugly, hot, and smelly in Lea County
1 through 4 years	Rent/lease to own	Lack of entertainment, shopping centers, etc.
1 through 4 years	Rent/lease to own	Lovington
1 through 4 years	Rent/lease to own	My family is from Abilene. I transferred here with a job.
1 through 4 years	Rent/lease to own	Not Hobbs
1 through 4 years	Own	Better housing; fewer people; closer to family
1 through 4 years	Own	Don't like this area
1 through 4 years	Own	Family
1 through 4 years	Own	Only here for current job
1 through 4 years	Own	To be close to military doctors
1 through 4 years	Caretake/other	Do not like the geography, nor the boomtown atmosphere. Lack of adequate medical resources.
5 through 9 years	Rent/lease to own	Cheaper to live, this town is STUPID expensive

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Why you plan to leave when you retire
5 through 9 years	Rent/lease to own	High cost to buy a decent home; better education for my child
5 through 9 years	Rent/lease to own	I want to see pro football game of the Dallas Cowboy's
5 through 9 years	Own	Better quality of life
5 through 9 years	Own	Change of scenery
5 through 9 years	Own	I have no family here
5 through 9 years	Own	No ties to Hobbs, prefer to live close to better hospitals when retired
5 through 9 years	Own	Not an environment that is quiet enough to retire in
5 through 9 years	Own	The cost of living here is as high as in California, and medical is poor
10 years or more	Rent/lease to own	Cost of living too high and no affordable living place without 2 incomes or oil field income
10 years or more	Rent/lease to own	Family in different towns
10 years or more	Rent/lease to own	It sucks here. To dry nothing to do here.
10 years or more	Rent/lease to own	Little shopping; few food choices that are not Mexican; being a minority here with crime getting worse
10 years or more	Rent/lease to own	To be near family
10 years or more	Rent/lease to own	Travel
10 years or more	Rent/lease to own	Want to live in a cleaner safer place
10 years or more	Rent/lease to own	We have family here
10 years or more	Own	Because the cost of living is cheaper. You can afford a home twice as large for the same price Hobbs is charging. More to do in Texas, Lubbock, San Antonio and Dallas Etc.
10 years or more	Own	Better opportunities
10 years or more	Own	Climate; relaxation; more to do; scenery
10 years or more	Own	Closer to family
10 years or more	Own	Community draws too many illegals, rude, feel unsafe. Nothing for retirees.
10 years or more	Own	Cost of living; state income tax; like green landscape
10 years or more	Own	Don't care for the city that Hobbs has turned into
10 years or more	Own	Extended family
10 years or more	Own	Go back to my home town
10 years or more	Own	Go to another town where there is more stores and more to do
10 years or more	Own	Hobbs is nasty and too expensive
10 years or more	Own	I have lived in Hobbs for most of my life to see it become a junked up place to live. Needs to be cleaned up.
10 years or more	Own	I love Hobbs, but I love the mountains more. I have a home there that I keep rented. When I retire from the city, I will move to my home there and sell/rent my home in Hobbs.
10 years or more	Own	I need water, trees and someplace that allows cab service and a descent mall
10 years or more	Own	I would love to travel but Hobbs is home base

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Why you plan to leave when you retire
10 years or more	Own	If I leave I would leave because housing is expensive and conditions of rental homes are poor. It is too expensive not like if we are leaving in New York to pay so much.
10 years or more	Own	Lubbock due to poor medical care in Lea County
10 years or more	Own	More to do
10 years or more	Own	Mountains; cooler climate; be closer to family
10 years or more	Own	Nothing here- no recreation and our children live in other states
10 years or more	Own	Plans are to live in Texas on a lake or acreage in Hill Country or Gulf Coast
10 years or more	Own	Prettier views
10 years or more	Own	Ready to leave, have family there
10 years or more	Own	Somewhere with water
10 years or more	Own	To be near family
10 years or more	Own	Too expensive- groceries, rent, etc.
10 years or more	Own	Trees and mountains
10 years or more	Own	Very few retirement options available here
10 years or more	Own	We don't plan to leave. Love living here since 1975.
10 years or more	Own	We have another home in South Texas
10 years or more	Own	Who knows
10 years or more	None/stay with friends	Depending on income and housing, I may never retire or leave Hobbs
10 years or more	Caretake/other	To be closer to family
	Rent/lease to own	Only here for work
	Rent/lease to own	The culture, future, and philosophy of this community does not hold much promise for the future. Power brokers do not really embrace change and growth in new ways.
	Rent/lease to own	Will move many times before retirement
	Rent/lease to own	Would like to buy a house or duplex in Hobbs
	Own	Back to where older family members are- hometown
	Own	Be close to children
	Own	California
	Own	Closer to family
	Own	Closer to kids and grandchild
	Own	Economy is too high in Hobbs since LES and Casion came to Hobbs
	Own	Family
	Own	Family elsewhere
	Own	Hometown
	Own	Hometown
	Own	I would like more green and more stuff to do- nothing for kids or adults
	Own	If we leave Hobbs it will be because of poor health care and no retirement housing
	Own	Medical

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Why you plan to leave when you retire
	Own	No cultural activities; lack of retail/restaurants; lack of pride in overall home upkeep- landscaping- UGLY town!
	Own	Opportunities, medical care, activities
	Own	Our children and grandkids live in Lubbock and we want to be closer to them
	Own	Quality of life, healthcare
	Own	The quality of people in this town is disappointing

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Residence Repairs Needed (other)
Less than 1 year	Rent/lease to own	pool
1 through 4 years	Rent/lease to own	Front door has an open metal part which has injury my ankle and cause me to take time off of work
5 through 9 years	Rent/lease to own	Door and shower
5 through 9 years	Rent/lease to own	Garage door
10 years or more	Rent/lease to own	central heat and air is needed
10 years or more	Own	Bathroom
10 years or more	Own	Cabinets in kitchen
10 years or more	Own	Ceiling repairs
10 years or more	Own	Ceiling- water leaks
10 years or more	Own	Happy where we are
10 years or more	Own	Interior upgrades
10 years or more	Own	Kitchen/bathroom
10 years or more	Own	New cabinets
10 years or more	Own	No water well
10 years or more	Own	Plumbing repairs
10 years or more	Own	sheet rock from termites

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Why residence repairs not made (other)
1 through 4 years	Rent/lease to own	I have ask about energy audit and am willing to pay, but landlord unwilling to fix any needed repairs
1 through 4 years	Rent/lease to own	Not bad enough to replace
1 through 4 years	Own	Sidewalks not provided
1 through 4 years	None/stay with friends	I am only staying here temporarily. Not my house!
5 through 9 years	Rent/lease to own	In time, can't repair all at same time
10 years or more	Rent/lease to own	Can't afford to move out for repairs
10 years or more	Rent/lease to own	We have fixed some repairs
10 years or more	Own	City sidewalks responsibility
10 years or more	Own	Contractor unreliable
10 years or more	Own	Handicapped
10 years or more	Own	Have been- slowly
10 years or more	Own	Haven't made it a priority
10 years or more	Own	I will fix when I have time
10 years or more	Own	It's a pain
10 years or more	Own	My hands are numb and unable to do the work
10 years or more	Own	Physically
10 years or more	Own	Procrastination
10 years or more	Own	Sidewalk- city responsibility
10 years or more	Own	Waiting for warm weather
10 years or more	Own	Working on other aspects of the home
10 years or more	Own	I keep getting laid off cause no work making jobs
	Own	Can't find contractors willing to work on older homes that aren't very expensive
	Own	Haven't gotten around to it
	Own	Need time
	Own	Parental bills
	Own	Water lines
	Own	We do all the work ourselves-usually one project per year

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Why you haven't bought a new or different residence (other)
1 through 4 years	Rent/lease to own	Affordable homes are too old and need many repairs. Most new constructions are apartments and I want a single family home.
1 through 4 years	Rent/lease to own	Cost of moving; how long do we plan on staying here?
1 through 4 years	Own	affordable land (>1 acre) is not available, we would like to buy land and build a house, but land is only sold in huge (~300 acre) chunks or .75 acre parcels, very little land is available in town
1 through 4 years	Own	Hardly any 4 bedroom houses
5 through 9 years	Rent/lease to own	Don't know if we plan to stay in Hobbs
5 through 9 years	Own	poor to bad hospital and hospital ER physicians.
10 years or more	Rent/lease to own	Don't have help and don't know how
10 years or more	Rent/lease to own	No rent to own
10 years or more	Rent/lease to own	Old house will need kitchen and bathroom remodels
10 years or more	Own	Bad neighborhoods
10 years or more	Own	Contractors to build custom home
10 years or more	Own	Cost of new homes is too high, quality not as good as my 27 year old home
10 years or more	Own	Don't want too
10 years or more	Own	home is new built from the ground up thank god
10 years or more	Own	Houses are ridiculously high and not worth what they are asking and loan rates are also very high
10 years or more	Own	I'm only going to move one more time - to a beach
10 years or more	Own	Just bought 2 new vehicles and we own our home
10 years or more	Own	Very few \$400,000-600,000 homes available with land ever available
	Rent/lease to own	Housing pricing is too expensive
	Own	Current home is paid for
	Own	Not sure we can sell our current house
	Own	People not hiring me

HOBBS HOUSEHOLD SURVEY 2015

How Long Lived in Hobbs	Residence	Why you plan to buy/rent a different home or leave Hobbs (other)
Less than 1 year	Rent/lease to own	Near family
1 through 4 years	Rent/lease to own	Access to better healthcare
1 through 4 years	Rent/lease to own	Family needs
1 through 4 years	Rent/lease to own	find a larger inexpensive home, prices in hobbs for rent and to buy are too expensive . paying rent of 1200.00 for a 2 bedroom home
1 through 4 years	Rent/lease to own	Kids live in Abilene, Texas
1 through 4 years	Own	get more land and build the house we want
5 through 9 years	Own	bad hospital and neighborhood getting too frisky to put it mildly.
5 through 9 years	Own	New job is located in Odessa
10 years or more	Rent/lease to own	Find a large less expensive home
10 years or more	Rent/lease to own	making us move
10 years or more	Rent/lease to own	To live in a better kept neighborhood; close to family members
10 years or more	Own	Better community environment
10 years or more	Own	Cannot work if I can't get to town
10 years or more	Own	closer to family
10 years or more	Own	Family; bored with Hobbs
10 years or more	Own	Find a bigger house at a reasonable price
10 years or more	Own	Get away from bad air quality
10 years or more	Own	Medical available
10 years or more	Own	More rooms and cheaper
10 years or more	Own	Move to Texas
10 years or more	Own	Near family
10 years or more	Own	Prefer trees and hills/better scenery
10 years or more	Own	To be closer to our kids
10 years or more	Own	To be near family
10 years or more	Own	To find a larger cheaper home
10 years or more	None/stay with friends	To not live with my mom
	Rent/lease to own	Different job
	Rent/lease to own	Job
	Rent/lease to own	New camper different Walmart
	Own	Changing jobs
	Own	Garden home, less yard maintenance
	Own	To live in larger town for more selections and to get hired elsewhere

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
In what type of residence do you live?	Single-family	73%	78%	59%	10%	57%	72%	79%
	Apartment	10%	8%	18%	60%	15%	18%	6%
	Townhouse/Duplex	4%	5%	4%	24%	7%		4%
	Room without kitchen	1%	0%	2%		3%		
	Mobile home	10%	9%	15%	6%	12%	7%	11%
	RV home or camper	2%	1%	4%		6%	3%	0%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	451	365	86	9	47	34	290
(If mobile home/ RV/ camper) Is your residence located on:	On owned land	47%	54%	37%		55%		45%
	On rented lot	53%	46%	63%	100%	45%	100%	55%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	47	33	14	1	9	2	30
Where do you live?	IN HOBBS: North of Joe Harvey Blvd./Navajo Dr.	23%	25%	15%	16%	27%	26%	21%
	IN HOBBS: Between Joe Harvey Blvd./Navajo Dr. and Marland St.	53%	52%	54%	54%	48%	56%	56%
	IN HOBBS: South of Marland St.	15%	13%	22%	16%	18%	11%	15%
	Unincorporated Lea County	5%	6%	1%			5%	4%
	Other	5%	4%	8%	13%	7%	3%	5%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	446	359	87	9	45	34	290

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
How long have you lived in your current residence?	Less than 1 year	12%	7%	27%	100%	17%	8%	8%
	1 through 4 years	26%	21%	43%		81%	31%	17%
	5 through 9 years	16%	18%	13%		2%	61%	15%
	10 years or more	45%	54%	17%				60%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	449	362	87	8	47	33	293
How long have you lived in the Hobbs area?	Less than 1 year	4%	3%	7%	100%			
	1 through 4 years	15%	10%	27%		100%		
	5 through 9 years	9%	10%	8%			100%	
	10 years or more	72%	77%	59%				100%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	385	298	87	9	47	34	295
How much longer do you plan to live in the Hobbs area?	Less than 1 year	7%	5%	12%		27%	2%	3%
	1 through 4 years	14%	10%	24%	32%	33%	26%	8%
	5 through 9 years	13%	8%	26%	16%	15%	23%	12%
	10 years or more	66%	77%	38%	52%	25%	49%	76%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	381	295	86	8	43	30	270

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
When you last moved, how hard was it to find housing that met your needs and that you could afford?	Not difficult	36%	42%	16%		3%	15%	45%
	Moderately difficult	20%	23%	10%	10%	13%	26%	20%
	Very difficult	44%	35%	74%	90%	84%	59%	35%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	445	359	86	9	47	33	283
Do you rent or own your residence?	Rent or lease to own	31%	23%	58%	96%	64%	50%	20%
	Own	64%	75%	27%	4%	27%	50%	75%
	Currently don't have housing or stay with friends	4%	1%	14%		8%		5%
	Caretake/other	1%	1%	1%		2%		1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	457	372	85	9	47	34	292
Does this rental have rent or income limits (e.g. rent-limited housing)?	Yes	14%	8%	23%		8%	15%	26%
	No	86%	92%	77%	100%	92%	85%	74%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	97	56	41	8	24	12	41
Is anyone temporarily staying in your home because they cannot find an affordable place to live?	Yes	20%	16%	33%	7%	25%	22%	22%
	No	80%	84%	67%	93%	75%	78%	78%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	453	367	86	9	47	33	293

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
How many bedrooms are in your home?	1	4%	3%	8%		9%	6%	2%
	2	25%	22%	37%	50%	40%	23%	21%
	3	55%	58%	45%	50%	40%	54%	58%
	4	15%	16%	10%		11%	18%	16%
	5 or more	1%	2%			1%		2%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		2.8	2.9	2.6	2.5	2.6	2.8	2.9
Median		3.0	3.0	3.0	2.6	3.0	3.0	3.0
n =		457	372	85	9	47	34	293

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
How many bedrooms does your household need?	1	16%	18%	7%		10%	10%	17%
	2	25%	24%	28%	33%	28%	31%	22%
	3	40%	40%	39%	43%	38%	36%	41%
	4	17%	15%	21%	16%	23%	14%	17%
	5 or more	3%	3%	4%	7%	1%	9%	3%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		2.7	2.6	2.9	3.0	2.8	2.8	2.7
Median		3.0	3.0	3.0	3.0	3.0	3.0	3.0
n =		438	353	85	9	47	32	279

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Persons per bedroom	1-person or less per bedroom	69%	74%	51%	66%	53%	64%	70%
	>1 to 1.5	15%	15%	16%	20%	20%	23%	14%
	>1.5 to 2	12%	8%	28%	13%	24%	11%	12%
	More than 2 persons per bedroom	3%	3%	5%		3%	3%	4%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		1.0	.9	1.3	1.1	1.3	1.1	1.0
Median		1.0	.9	1.0	1.0	1.0	1.0	1.0
n =		455	371	84	9	47	34	291

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Does your employer help or provide you with housing?	Yes	1%	1%	2%		5%		1%
	No	99%	99%	98%	100%	95%	100%	99%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	455	370	85	9	47	34	290
(If yes) Type of assistance your employer provides:	Free housing	22%	33%			41%		
	Other	78%	67%	100%		59%		100%
TOTAL		100%	100%	100%		100%		100%
	n =	5	3	2		3		2

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

ABOUT YOUR HOUSEHOLD		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Which of the following best describes your household?	Adult living alone	17%	18%	14%	11%	8%	12%	19%
	Single parent with child(ren)	14%	13%	18%	66%	23%	20%	9%
	Couple, no child(ren)	28%	33%	14%		22%	16%	31%
	Couple with child(ren)	23%	20%	32%	17%	27%	38%	22%
	Unrelated roommates	4%	3%	5%		8%	5%	2%
	Family members and unrelated roommates	3%	2%	6%		3%	5%	4%
	Immediate and extended family members	11%	11%	11%	7%	10%	5%	14%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	454	369	85	9	46	33	291
How many people live in your household, including yourself?	1	15%	17%	8%	11%	8%	12%	15%
	2	40%	42%	32%	33%	35%	32%	39%
	3	18%	16%	22%	23%	23%	18%	18%
	4	13%	12%	18%	27%	22%	19%	10%
	5	8%	8%	11%	7%	12%	14%	9%
	6	4%	3%	6%			5%	6%
	7	1%	1%	1%		1%		1%
	8+	1%	1%	3%				2%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		2.8	2.7	3.3	2.9	3.0	3.1	2.9
Median		2.0	2.0	3.0	3.0	3.0	3.0	2.0
n =		457	372	85	9	47	34	292
What are the ages of people living in your household?	Under 5	17%	13%	32%	18%	35%	28%	15%
	5 to 17	29%	26%	39%	55%	28%	28%	29%
	18 to 25	21%	18%	34%	23%	25%	37%	22%
	26 to 45	42%	39%	54%	50%	63%	54%	37%
	46 to 65	47%	51%	32%	43%	32%	43%	50%
	Over 65	22%	27%	5%	7%	10%	4%	27%
TOTAL		179%	174%	195%	197%	192%	195%	180%
	n =	454	369	85	9	47	33	292

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

ABOUT YOUR HOUSEHOLD		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Does anyone in your household have any long-lasting physical impairments?	Blindness, deafness, or severe vision/hearing impairment	2%	3%	1%			3%	2%
	A condition that substantially limits activities	17%	17%	15%	7%	24%	13%	19%
	No	82%	81%	84%	93%	76%	85%	80%
TOTAL		101%	101%	100%	100%	100%	100%	101%
	n =	444	359	85	9	47	33	285
DOES YOUR HOUSING ADEQUATELY ACCOMMODATE DISABILITIES?	Yes	72%	78%	50%	100%	44%	49%	81%
	No	28%	22%	50%		56%	51%	19%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	78	64	14	1	9	5	56
Do you or others in your household speak a language other than English at home?	Yes - Spanish	28%	27%	34%	4%	38%	31%	27%
	Yes - other	2%	1%	4%	6%	6%	8%	1%
	No	70%	72%	62%	90%	56%	61%	72%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	447	363	84	9	46	32	287

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
How many adults in your household are: Employed by others or self-employed	0	15%	18%	4%		8%	9%	19%
	1	39%	38%	41%	64%	41%	33%	35%
	2	35%	32%	45%	36%	45%	32%	33%
	3	8%	8%	9%		5%	14%	10%
	4	3%	3%	0%			12%	2%
	5	1%	0%	2%		2%		0%
	6+	0%	0%					0%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		1.5	1.4	1.7	1.4	1.5	1.9	1.4
Median		1.0	1.0	2.0	1.0	2.0	2.0	1.0
n =		439	356	83	8	47	33	280
How many adults in your household are: Unemployed, looking for work	0	88%	91%	78%	100%	84%	90%	88%
	1	10%	8%	19%		13%	10%	12%
	2	1%	1%	3%		3%		1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.1	.1	.3	.0	.2	.1	.1
Median		.0	.0	.0	.0	.0	.0	.0
n =		439	356	83	8	47	33	280
How many adults in your household are: Retired or not working by choice	0	76%	74%	82%	84%	86%	91%	68%
	1	17%	16%	18%	16%	10%	9%	21%
	2	7%	10%			4%		10%
	3	0%	0%					0%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.3	.4	.2	.2	.2	.1	.4
Median		.0	.0	.0	.0	.0	.0	.0
n =		439	356	83	8	47	33	280

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
How many adults in your household are: Full-time student	0	85%	86%	81%	75%	83%	87%	84%
	1	9%	8%	13%	25%	16%	13%	8%
	2	3%	4%	1%		2%		4%
	3	2%	1%	3%				3%
	4	0%	0%					0%
	5	1%		3%				1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.2	.2	.4	.2	.2	.1	.3
Median		.0	.0	.0	.0	.0	.0	.0
n =		439	356	83	8	47	33	280
How many adults in your household are: Full-time homemaker	0	83%	85%	78%	79%	82%	87%	82%
	1	16%	15%	22%	21%	18%	13%	17%
	2	0%	0%					0%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.2	.2	.2	.2	.2	.1	.2
Median		.0	.0	.0	.0	.0	.0	.0
n =		439	356	83	8	47	33	280
How many adults in your household are: Other	0	95%	97%	87%	100%	87%	94%	96%
	1	3%	2%	9%		10%	6%	2%
	2	2%	1%	3%		2%		2%
	3	0%		1%				0%
	4	0%		1%		1%		
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.1	.0	.2	.0	.2	.1	.1
Median		.0	.0	.0	.0	.0	.0	.0
n =		439	356	83	8	47	33	280

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Adult #1: Number of Full time jobs (more than 30 hours per week)	0	20%	22%	12%		16%	13%	22%
	1	76%	77%	73%	100%	77%	87%	72%
	2	4%	0%	14%		6%		5%
	3	1%	1%	1%		1%		1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.9	.8	1.0	1.0	.9	.9	.9
Median		1.0	1.0	1.0	1.0	1.0	1.0	1.0
n =		327	255	72	7	39	27	201
Adult #1: Number of Part time jobs (less than 30 hours per week)	0	83%	85%	78%	100%	92%	82%	81%
	1	15%	14%	18%		6%	18%	16%
	2	2%	1%	4%		1%		2%
	3	0%		1%		1%		
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.2	.2	.3	.0	.1	.2	.2
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #1: Total number of jobs	0	12%	13%	8%		15%	10%	13%
	1	76%	80%	65%	100%	71%	73%	72%
	2	10%	7%	20%		13%	16%	11%
	3	1%	1%	2%				2%
	4	1%		4%				2%
	6	0%		1%		1%		
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		1.0	1.0	1.3	1.0	1.0	1.1	1.1
Median		1.0	1.0	1.0	1.0	1.0	1.0	1.0
n =		327	255	72	7	39	27	201

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Adult #2: Number of Full time jobs (more than 30 hours per week)	0	46%	44%	49%	61%	44%	31%	45%
	1	53%	54%	51%	39%	56%	69%	53%
	2	1%	1%					2%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.6	.6	.5	.4	.6	.7	.6
Median		1.0	1.0	1.0	.0	1.0	1.0	1.0
n =		327	255	72	7	39	27	201
Adult #2: Number of Part time jobs (less than 30 hours per week)	0	91%	90%	93%	100%	92%	94%	90%
	1	8%	9%	7%		8%	6%	10%
	2	1%	1%					0%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.1	.1	.1	.0	.1	.1	.1
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #2: Total number of jobs	0	40%	38%	48%	61%	40%	27%	39%
	1	55%	58%	46%	39%	55%	70%	56%
	2	4%	3%	6%		4%	2%	4%
	3	1%	1%					1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.6	.7	.6	.4	.6	.7	.7
Median		1.0	1.0	1.0	.0	1.0	1.0	1.0
n =		327	255	72	7	39	27	201

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Adult #3: Number of Full time jobs (more than 30 hours per week)	0	88%	86%	92%	100%	92%	68%	87%
	1	11%	13%	5%		5%	32%	12%
	2	1%	0%	3%		4%		1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.1	.1	.1	.0	.1	.3	.1
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #3: Number of Part time jobs (less than 30 hours per week)	0	96%	96%	97%	100%	100%	98%	94%
	1	4%	4%	3%			2%	6%
	2	0%	0%					0%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.0	.0	.0	.0	.0	.0	.1
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #3: Total number of jobs	0	85%	83%	89%	100%	92%	66%	82%
	1	13%	15%	8%		5%	34%	15%
	2	2%	1%	3%		4%		2%
	3	0%	0%					1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.2	.2	.1	.0	.1	.3	.2
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Adult #4: Number of Full time jobs (more than 30 hours per week)	0	97%	96%	99%	100%	98%	91%	97%
	1	3%	4%	1%		2%	9%	3%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.0	.0	.0	.0	.0	.1	.0
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #4: Number of Part time jobs (less than 30 hours per week)	0	100%	100%	100%	100%	100%	100%	100%
	1	0%	0%					0%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.0	.0	.0	.0	.0	.0	.0
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #4: Total number of jobs	0	97%	96%	99%	100%	98%	91%	97%
	1	3%	4%	1%		2%	9%	3%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.0	.0	.0	.0	.0	.1	.0
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Adult #5: Number of Full time jobs (more than 30 hours per week)	0	99%	100%	99%	100%	98%	100%	100%
	1	1%	0%	1%		2%		
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.0	.0	.0	.0	.0	.0	.0
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #5: Number of Part time jobs (less than 30 hours per week)		100%	100%	100%	100%	100%	100%	100%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.0	.0	.0	.0	.0	.0	.0
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201
Adult #5: Total number of jobs	0	99%	100%	99%	100%	98%	100%	100%
	1	1%	0%	1%		2%		
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		.0	.0	.0	.0	.0	.0	.0
Median		.0	.0	.0	.0	.0	.0	.0
n =		327	255	72	7	39	27	201

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Number of jobs per employed adult	Less than 1	9%	5%	19%		15%	9%	9%
	1	90%	94%	79%	100%	84%	91%	89%
	More than 1	2%	1%	3%		1%		2%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		1.0	1.0	.9	1.0	.9	1.0	1.0
Median		1.0	1.0	1.0	1.0	1.0	1.0	1.0
n =		326	255	71	7	39	27	200

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Please indicate your current occupation:	Oil and gas industry	24%	28%	15%		25%	19%	23%
	Health care and emergency services (police officer, firefighter, nurse, doctor etc.)	17%	14%	25%	31%	29%	17%	13%
	Other	14%	11%	24%	21%	16%	11%	15%
	Education and child care (teacher, day care provider)	12%	11%	18%	8%	4%	27%	15%
	Management, professional, legal, banking, computers	11%	11%	13%		13%	8%	13%
	Civil servant (town, county, state, federal employees)	9%	9%	12%	40%	3%	15%	10%
	Retail, bar, restaurant, lodging	8%	6%	13%		11%		11%
	Production, transportation, or utilities (truck driver, utility worker, etc.)	5%	7%	1%		8%		5%
	Construction, landscaping, maintenance, repair	4%	4%	5%	21%	6%	4%	4%
	Personal services (massage, hair salon, housecleaning, etc.)	4%	4%	2%		4%		3%
	Real estate, property management	1%	1%	2%			6%	1%
	TOTAL		112%	106%	130%	121%	117%	107%
	n =	309	245	64	7	35	25	188
Please indicate the current occupation of others in your household:	Oil and gas industry	44%	40%	56%	17%	43%	34%	47%
	Retail, bar, restaurant, lodging	18%	17%	18%		3%	25%	21%
	Health care and emergency services (police officer, firefighter, nurse, doctor etc.)	12%	11%	17%	66%	31%	22%	6%
	Management, professional, legal, banking, computers	11%	12%	10%		5%	23%	12%
	Education and child care (teacher, day care provider)	11%	11%	12%	17%	3%	31%	9%
	Civil servant (town, county, state, federal employees)	11%	4%	28%		18%	26%	8%
	Production, transportation, or utilities (truck driver, utility worker, etc.)	10%	9%	13%		15%	21%	9%
	Other	9%	9%	9%		8%	13%	9%
	Construction, landscaping, maintenance, repair	8%	7%	10%			15%	10%
	Personal services (massage, hair salon, housecleaning, etc.)	6%	6%	7%		3%	11%	6%
	Real estate, property management	3%	1%	7%			11%	2%
	TOTAL		143%	126%	188%	100%	130%	233%
	n =	245	187	58	4	30	24	153
Occupations held by working households	Oil and gas industry	51%	49%	55%	7%	50%	45%	53%
	Health care and emergency services (police officer, firefighter, nurse, doctor etc.)	23%	19%	36%	57%	46%	33%	16%
	Retail, bar, restaurant, lodging	19%	17%	25%		11%	20%	24%
	Other	19%	16%	28%	20%	20%	20%	20%
	Education and child care (teacher, day care provider)	18%	16%	25%	15%	5%	49%	19%
	Management, professional, legal, banking, computers	18%	17%	19%		15%	26%	19%
	Civil servant (town, county, state, federal employees)	15%	10%	31%	37%	14%	35%	14%
	Production, transportation, or utilities (truck driver, utility worker, etc.)	11%	12%	11%		17%	17%	11%
	Construction, landscaping, maintenance, repair	9%	8%	12%	20%	5%	15%	10%
	Personal services (massage, hair salon, housecleaning, etc.)	7%	7%	7%		5%	8%	7%
	Real estate, property management	3%	2%	7%			14%	2%
	TOTAL		194%	174%	257%	155%	189%	282%
	n =	352	280	72	8	41	29	215

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

EMPLOYMENT		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Have workers in your household been recently laid off from their job or do they expect to be laid off this year?	Yes - one or more have been laid off within the past 4 months	7%	3%	19%	16%	21%		5%
	Yes - one or more expect to be laid off within 1 year	6%	5%	8%	7%	12%	2%	6%
	No	87%	92%	75%	76%	69%	98%	89%
TOTAL		100%	100%	101%	100%	103%	100%	100%
	n =	346	274	72	9	40	28	213
When do you plan to retire?	I am already retired	10%	12%	4%		7%	7%	12%
	Within 1 to 5 years	17%	21%	5%		4%	13%	19%
	6 to 10 years	12%	13%	11%	7%	3%	9%	15%
	More than 10 years	60%	54%	80%	93%	86%	71%	54%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	366	293	73	9	41	29	225
Where do you plan to live when you retire?	In my current home	30%	37%	10%		13%	2%	40%
	In the same community, but in a different home	6%	5%	9%	16%	6%		7%
	Elsewhere in Lea County	0%		2%		4%		
	Outside of Lea County	15%	17%	8%		24%	36%	9%
	Unsure	48%	41%	71%	84%	54%	62%	44%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	322	256	66	9	37	27	193

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

RATE ASPECTS OF WHERE YOU CURRENTLY LIVE		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Health care	1=Poor	28%	24%	44%	15%	28%	15%	30%
	2	18%	18%	14%	11%	12%	23%	19%
	3=Average	37%	40%	29%	24%	41%	37%	37%
	4	11%	11%	11%	34%	13%	18%	10%
	5=Excellent	6%	7%	2%	16%	6%	8%	4%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		2.5	2.6	2.1	3.2	2.6	2.8	2.4
n =		427	352	75	7	45	32	277
Schools/education	1=Poor	9%	8%	16%		9%	10%	11%
	2	14%	13%	17%	14%	21%	25%	12%
	3=Average	47%	48%	45%	53%	50%	57%	45%
	4	19%	20%	15%	33%	17%	7%	20%
	5=Excellent	11%	12%	8%		3%	2%	13%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		3.1	3.2	2.8	3.2	2.8	2.7	3.1
n =		367	299	68	5	35	25	242
Day care	1=Poor	25%	16%	50%	54%	47%	5%	25%
	2	19%	20%	18%		13%	35%	19%
	3=Average	40%	46%	22%	46%	19%	51%	40%
	4	11%	14%	6%		17%		12%
	5=Excellent	4%	4%	3%		4%	8%	3%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		2.5	2.7	1.9	1.9	2.2	2.7	2.5
n =		225	174	51	2	22	18	148

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

RATE ASPECTS OF WHERE YOU CURRENTLY LIVE		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Transportation options	1=Poor	35%	29%	53%	59%	48%	23%	35%
	2	20%	20%	21%	14%	22%	11%	20%
	3=Average	29%	32%	19%	5%	18%	50%	29%
	4	11%	12%	7%	22%	9%	13%	12%
	5=Excellent	5%	6%	1%		3%	4%	5%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		2.3	2.5	1.8	1.9	2.0	2.6	2.3
n =		350	280	70	7	36	25	229
Infrastructure (roads, sidewalks, etc.)	1=Poor	16%	14%	24%	23%	21%	20%	15%
	2	18%	17%	18%	16%	14%	35%	18%
	3=Average	41%	42%	40%	31%	46%	29%	41%
	4	18%	20%	13%	30%	10%	17%	20%
	5=Excellent	7%	7%	5%		10%		6%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		2.8	2.9	2.6	2.7	2.8	2.4	2.8
n =		421	345	76	9	45	31	273
Parks and recreation	1=Poor	8%	6%	13%		11%	8%	8%
	2	11%	9%	17%	24%	8%	21%	10%
	3=Average	42%	41%	46%	33%	54%	33%	42%
	4	25%	29%	11%	39%	12%	26%	26%
	5=Excellent	14%	14%	12%	4%	16%	12%	13%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		3.3	3.4	2.9	3.2	3.1	3.1	3.3
n =		420	344	76	9	45	32	269

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

RATE ASPECTS OF WHERE YOU CURRENTLY LIVE		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Which best describes your satisfaction with where you live:	Very satisfied	28%	33%	6%		4%	23%	32%
	Somewhat satisfied	50%	49%	56%	94%	46%	60%	49%
	Somewhat dissatisfied	13%	12%	15%	6%	22%	12%	10%
	Very dissatisfied	9%	6%	23%		28%	5%	8%
TOTAL		100%	100%	100%	100%	100%	100%	100%
n =		447	370	77	9	46	33	286

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

CONDITION OF YOUR HOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Please rate the condition of your residence	1=Poor	6%	4%	10%		15%		5%
	2	10%	7%	19%	23%	18%	10%	9%
	3=Average	37%	35%	46%	60%	37%	32%	36%
	4	31%	35%	18%	18%	26%	41%	33%
	5=Excellent	16%	19%	6%		4%	16%	17%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		3.4	3.6	2.9	3.0	2.9	3.6	3.5
n =		438	362	76	9	46	33	280

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

CONDITION OF YOUR HOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
If your residence is in need of repairs, what repairs are needed?	Exterior upgrades (paint, siding, landscape, etc.)	51%	55%	38%	51%	34%	49%	55%
	Energy efficiency upgrades, insulation, windows	44%	45%	41%	37%	50%	43%	45%
	Flooring (carpet, tile, etc.)	42%	45%	35%	52%	33%	39%	45%
	Heating/cooling, plumbing or electrical	37%	34%	44%	18%	43%	38%	39%
	Roof (leaking, cracked)	22%	20%	31%	18%	28%	14%	23%
	Appliances	22%	18%	37%	44%	36%	20%	19%
	Infrastructure (sidewalks, etc.)	21%	21%	21%	18%	19%	15%	21%
	Foundation	13%	12%	14%	18%	14%	13%	11%
	Mold or asbestos abatement	8%	8%	9%	18%	10%	15%	7%
	Other	6%	6%	8%	18%	4%	11%	6%
TOTAL		267%	264%	278%	293%	270%	257%	271%
	n =	307	250	57	8	34	23	194
Why haven't you made the needed repairs?	Too expensive/cannot afford	48%	47%	51%	5%	50%	32%	54%
	Have other priorities	29%	32%	16%		18%	24%	33%
	It is my landlord's responsibility	28%	22%	47%	95%	42%	44%	18%
	Cannot find a contractor	13%	13%	13%		14%	14%	14%
	Other	8%	10%	3%		14%	7%	8%
TOTAL		125%	124%	130%	100%	138%	121%	127%
	n =	301	240	61	8	35	23	190

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

HOUSING PREFERENCES		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
If you have wanted to buy a new or different residence but haven't done so, what reasons have prevented you?	Cost is more than I am willing to pay	55%	54%	57%	76%	45%	57%	58%
	Cannot afford to buy - income is too low	40%	33%	60%	25%	45%	38%	44%
	Not enough saved for the down payment	28%	19%	54%	42%	42%	15%	30%
	Lack of housing type choice (e.g., single-family, townhome, etc.)	28%	24%	38%	31%	45%	26%	26%
	Housing I can afford is not available where I want to live	26%	21%	38%	14%	37%	18%	29%
	Can't qualify for a loan (poor credit or other reason)	24%	16%	45%	41%	29%	27%	22%
	It's cheaper to rent or stay in my current residence	23%	26%	15%	17%	15%	32%	26%
	Other	10%	12%	5%		8%	20%	7%
	Uncomfortable/unfamiliar with the home buying process	9%	7%	14%	17%	21%		7%
	I prefer the flexibility of renting a home	3%	3%	3%	6%		6%	2%
TOTAL		246%	216%	329%	269%	287%	239%	251%
	n =	296	229	67	8	34	26	187
Within the next 5 years, do you plan to:	Buy a new or different home in Hobbs	18%	13%	34%	88%	17%	8%	17%
	Rent a different residence in Hobbs	7%	4%	17%	7%	19%	11%	4%
	Leave Hobbs	18%	16%	28%		45%	31%	11%
	Stay in my current residence	58%	67%	21%	5%	19%	50%	68%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	431	356	75	8	44	31	278
Why do you want to buy or rent a different home or leave Hobbs?	To find a more permanent living situation	53%	46%	65%	100%	52%	15%	55%
	Other	23%	28%	15%	17%	20%	25%	23%
	To find a smaller or less expensive home	18%	17%	20%	8%	29%	34%	15%
	To live nearer town/city services	18%	21%	13%		12%	17%	22%
	To find a larger or more expensive home	17%	22%	9%	14%	20%	17%	18%
	To live in a more rural setting	11%	11%	10%		5%	19%	15%
	To be closer to work	7%	6%	8%	17%	10%		5%
TOTAL		147%	152%	140%	156%	151%	127%	153%
	n =	153	103	50	8	30	13	82

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

HOUSING PREFERENCES		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Which type of residence would be your top choice for housing?	Single-family one-story home	74%	71%	79%	72%	78%	88%	70%
	Single-family multi-story home	12%	14%	8%	21%	5%	12%	12%
	Manufactured home	6%	5%	8%		9%		7%
	Townhome/duplex	3%	4%	1%	8%			5%
	Home in a retirement community	2%	3%			3%		2%
	Other	2%		4%		4%		1%
	Condominium	1%	2%					2%
	Apartment	1%	2%					1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	153	102	51	7	29	13	85
Which type of residence would be your 2nd top choice for housing?	Single-family multi-story home	33%	35%	28%	36%	32%	42%	33%
	No second choice listed	18%	23%	10%		20%	19%	14%
	Manufactured home	13%	9%	19%	9%	12%	27%	14%
	Single-family one-story home	13%	14%	11%	21%	12%	5%	13%
	Townhome/duplex	8%	3%	16%	34%	7%		9%
	Condominium	7%	6%	9%		16%		5%
	Apartment	5%	3%	6%			7%	8%
	Home in a retirement community	3%	6%					4%
	Other	0%	1%					1%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	153	102	51	7	29	13	85
Which type of residence would be your 3rd top choice for housing?	No third choice listed	32%	33%	29%	21%	40%	19%	29%
	Manufactured home	19%	16%	23%	8%	4%	20%	30%
	Townhome/duplex	17%	14%	21%	30%	21%	5%	10%
	Apartment	9%	11%	6%	34%	6%	12%	7%
	Condominium	6%	6%	6%		10%		6%
	Other	5%	6%	5%		10%	12%	5%
	Single-family multi-story home	5%	4%	8%		3%	27%	5%
	Single-family one-story home	4%	6%	1%	8%	3%		6%
	Home in a retirement community	3%	4%			4%	5%	2%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	153	102	51	7	29	13	85

09 Jul 15
Source: RRC Associates

CITY OF HOBBS HOUSING STUDY 2015
Final Results

HOUSING PREFERENCES		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
What types of residences would be your top 3 choices for housing? (COMBINED)	Single-family one-story home	90%	90%	91%	100%	93%	93%	89%
	Single-family multi-story home	50%	53%	44%	57%	40%	81%	50%
	Manufactured home	38%	30%	50%	17%	26%	47%	51%
	Townhome/duplex	28%	22%	38%	72%	29%	5%	23%
	Apartment	15%	16%	13%	34%	6%	20%	16%
	Condominium	14%	13%	16%		26%		12%
	Home in a retirement community	8%	13%			7%	5%	9%
	Other	7%	6%	9%		14%	12%	7%
TOTAL		250%	243%	261%	279%	240%	261%	257%
	n =	153	102	51	7	29	13	85

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

HOUSING PREFERENCES		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
If you are looking to rent a new home, do you prefer:	Long term lease (1+ year)	53%	54%	48%	100%	12%	57%	60%
	Short term lease (6 months or less)	47%	46%	52%		88%	43%	40%
TOTAL		100%	100%	100%	100%	100%	100%	100%
n =		62	53	9	2	12	8	29

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

HOUSING PREFERENCES		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
If you are looking to buy a new or different home, how much would you be willing to pay to purchase a home?	\$99,999 or less	11%	8%	21%		13%		16%
	\$100,000 - \$149,999	34%	28%	50%	21%	32%	44%	40%
	\$150,000 - \$199,999	22%	25%	16%	43%	32%	20%	18%
	\$200,000 - \$249,999	13%	15%	10%	36%	4%	20%	9%
	\$250,000 or more	19%	24%	3%		19%	16%	17%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		\$165,710	\$185,007	\$111,317	\$169,614	\$158,853	\$173,854	\$149,868
Median		\$150,000	\$175,000	\$123,477	\$175,000	\$150,000	\$170,035	\$128,280
n =		93	73	20	6	14	8	52

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

COST OF LIVING AND INCOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
What is your monthly rent or mortgage payment?	Under \$500	14%	14%	14%		9%	20%	16%
	\$500 - \$749	22%	22%	22%		12%	17%	29%
	\$750 - \$999	31%	30%	33%	40%	37%	22%	31%
	\$1,000 - \$1,249	15%	14%	20%	32%	34%	17%	9%
	\$1,250 - \$1,499	8%	8%	8%	20%	5%	11%	8%
	\$1,500 - \$1,749	4%	5%	2%	9%	2%	6%	4%
	\$1,750 - \$1,999	4%	5%	1%			4%	2%
	\$2,000 - \$2,499	1%	2%			2%	4%	
	\$2,500 - \$2,999	0%	0%					0%
TOTAL	100%	100%	100%	100%	100%	100%	100%	
Average	\$892	\$910	\$835	\$1,088	\$901	\$915	\$820	
Median	\$811	\$839	\$800	\$1,043	\$897	\$850	\$800	
n =	243	190	53	8	35	28	135	

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

COST OF LIVING AND INCOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
What is your household's average monthly utilities - gas, electric, water (if not included in rent)?	Under \$50	1%	1%	3%	11%	2%		0%
	\$50 - \$99	2%	2%	2%	4%			2%
	\$100 - \$149	7%	6%	13%	33%	10%	11%	5%
	\$150 - \$199	7%	8%	4%	33%	2%	11%	6%
	\$200 - \$249	18%	16%	31%	6%	27%	27%	18%
	\$250 - \$299	13%	14%	11%		11%	9%	16%
	\$300 - \$349	20%	22%	12%	6%	19%	17%	20%
	\$350 - \$399	9%	9%	6%		3%	14%	10%
	\$400 - \$449	9%	10%	6%	7%	13%	4%	9%
	\$450 - \$499	1%	1%	2%			3%	1%
	\$500 or more	11%	11%	11%		13%	4%	12%
TOTAL	100%	100%	100%	100%	100%	100%	100%	
Average	\$297	\$303	\$268	\$149	\$292	\$257	\$310	
Median	\$300	\$300	\$204	\$145	\$250	\$248	\$300	
n =	378	325	53	9	36	31	239	

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

COST OF LIVING AND INCOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Percent of income spent on rent or mortgage	30% or less	93%	94%	86%	65%	100%	100%	90%
	30.01% - 50%	6%	5%	9%	24%			7%
	Over 50%	2%	1%	5%	11%			2%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		16.5	15.3	21.2	23.0	16.2	12.7	17.4
Median		14.6	12.8	17.5	16.7	17.4	10.8	14.6
n =		204	165	39	7	30	24	113

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

COST OF LIVING AND INCOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Does your household have monthly car payments?	Yes	53%	50%	67%	42%	59%	59%	54%
	No	47%	50%	33%	58%	41%	41%	46%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	421	357	64	8	42	31	268
Monthly car payments	Under \$300	10%	8%	16%	15%	17%	15%	8%
	\$300 - \$399	13%	14%	9%	58%	14%		10%
	\$400 - \$499	19%	16%	29%	26%	22%		22%
	\$500 - \$599	14%	14%	14%		21%	17%	13%
	\$600 - \$749	15%	17%	9%		16%	22%	14%
	\$750 - \$999	9%	10%	4%		3%	4%	13%
	\$1000 or more	21%	21%	18%		6%	43%	20%
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		\$678	\$710	\$573	\$351	\$495	\$861	\$687
Median		\$536	\$559	\$468	\$340	\$452	\$693	\$537
n =		219	175	44	4	24	18	141

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

COST OF LIVING AND INCOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
How many times during the last 2 years have you been behind in your housing payment?	Never	74%	79%	63%	61%	70%	84%	69%
	1 to 3 times	18%	14%	27%	39%	19%	8%	21%
	4 or more times	8%	7%	10%		11%	8%	10%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	271	201	70	8	40	29	150
Are you currently late on your housing payments and facing eviction or foreclosure?	Yes	7%	8%	6%	16%	10%	5%	8%
	No	93%	92%	94%	84%	90%	95%	92%
TOTAL		100%	100%	100%	100%	100%	100%	100%
	n =	273	204	69	9	40	29	152

09 Jul 15
Source: RRC Associates

**CITY OF HOBBS HOUSING STUDY 2015
Final Results**

COST OF LIVING AND INCOME		OVERALL	SURVEY VERSION:		How long have you lived in the Hobbs area?			
			Mailback	Web	Less than 1 year	1 - 4 years	5 - 9 years	10 years or more
Annual household income before taxes	Under \$25,000	11%	10%	13%		8%	13%	12%
	\$25,000 - \$49,999	22%	19%	33%	11%	22%	10%	26%
	\$50,000 - \$74,999	18%	16%	26%	40%	30%	16%	16%
	\$75,000 - \$99,999	17%	18%	12%	49%	18%	11%	17%
	\$100,000 - \$124,999	11%	13%	5%		4%	11%	12%
	\$125,000 - \$149,999	7%	7%	5%		7%	20%	4%
	\$150,000 - \$174,999	3%	4%			3%	2%	2%
	\$175,000 - \$199,999	2%	2%	3%			2%	3%
	\$200,000 - \$224,999	3%	4%	2%		5%	9%	3%
	\$225,000 - \$249,999	0%	0%					
	\$250,000 - \$499,999	4%	5%	2%		2%	2%	4%
	\$500,000 - \$999,999	1%	1%					1%
	\$1,000,000 or more	0%	0%				4%	
TOTAL		100%	100%	100%	100%	100%	100%	100%
Average		\$92,118	\$98,513	\$64,023	\$67,381	\$78,947	\$142,266	\$86,029
Median		\$70,236	\$79,555	\$50,000	\$71,889	\$63,000	\$104,163	\$67,113
n =		338	287	51	7	38	27	209
HUD Area Median Income (AMI)	<=30%	7%	5%	14%		8%		8%
	30.1-50%	5%	6%	3%			13%	6%
	50.1-60%	4%	4%	6%	11%	2%		5%
	60.1-80%	9%	9%	11%		10%	2%	11%
	80.1-100%	10%	9%	17%	24%	14%	12%	10%
	100.1-120%	9%	7%	17%	15%	19%	4%	7%
	Over 120%	55%	61%	31%	49%	48%	70%	52%
TOTAL		100%	100%	100%	100%	100%	100%	100%
n =		337	286	51	7	38	27	208

09 Jul 15
Source: RRC Associates